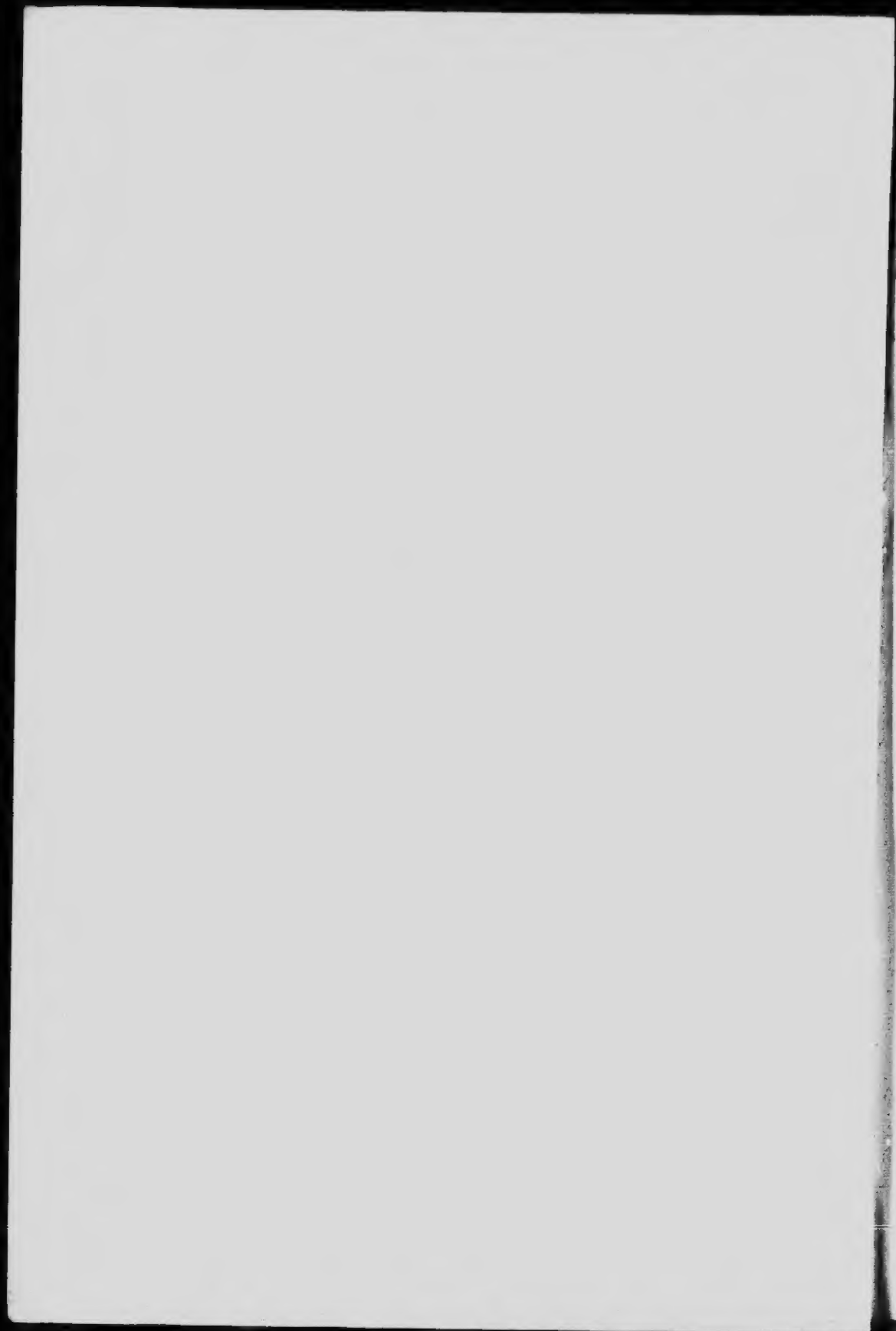


N69

6500

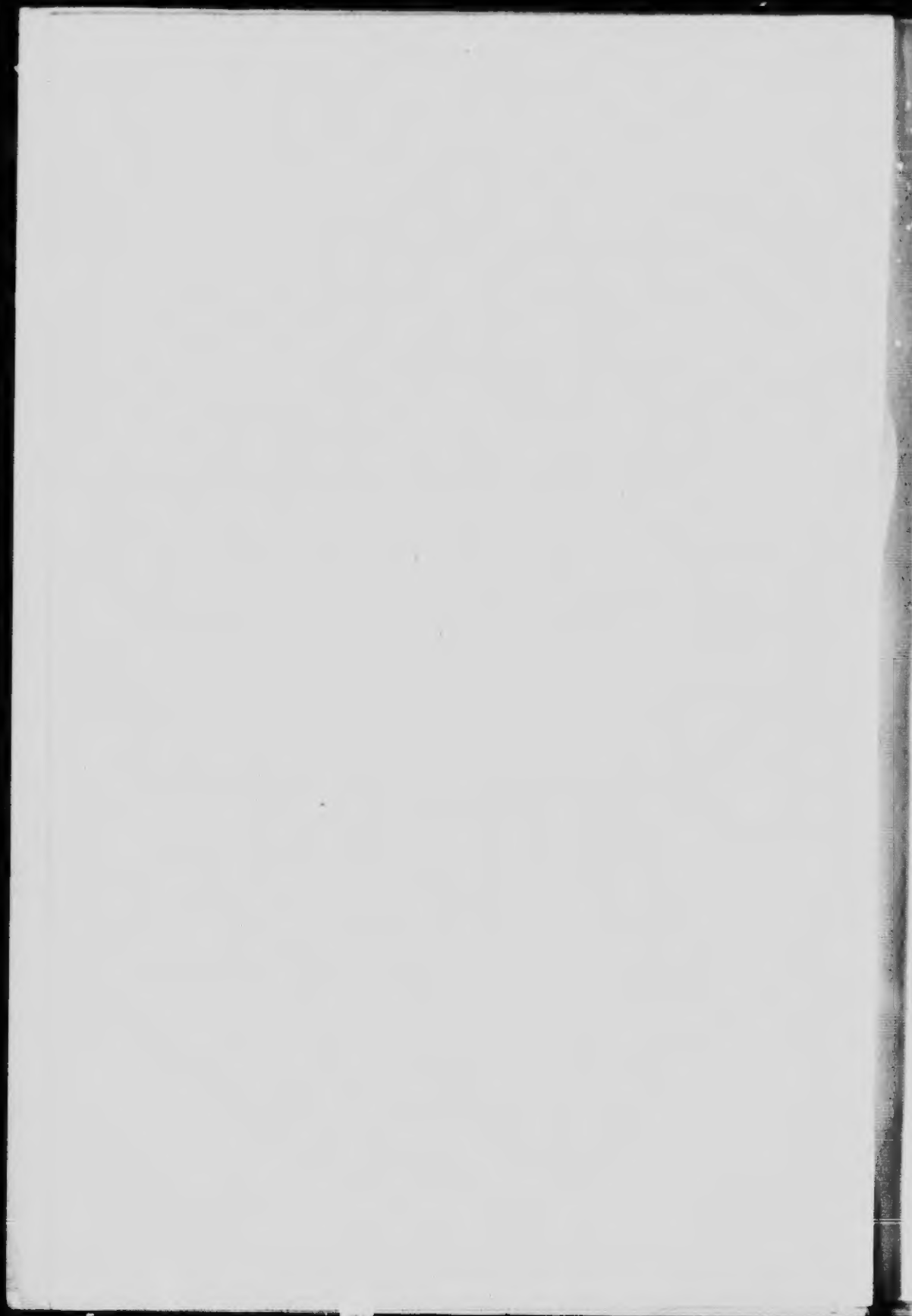
1.2 m

34.

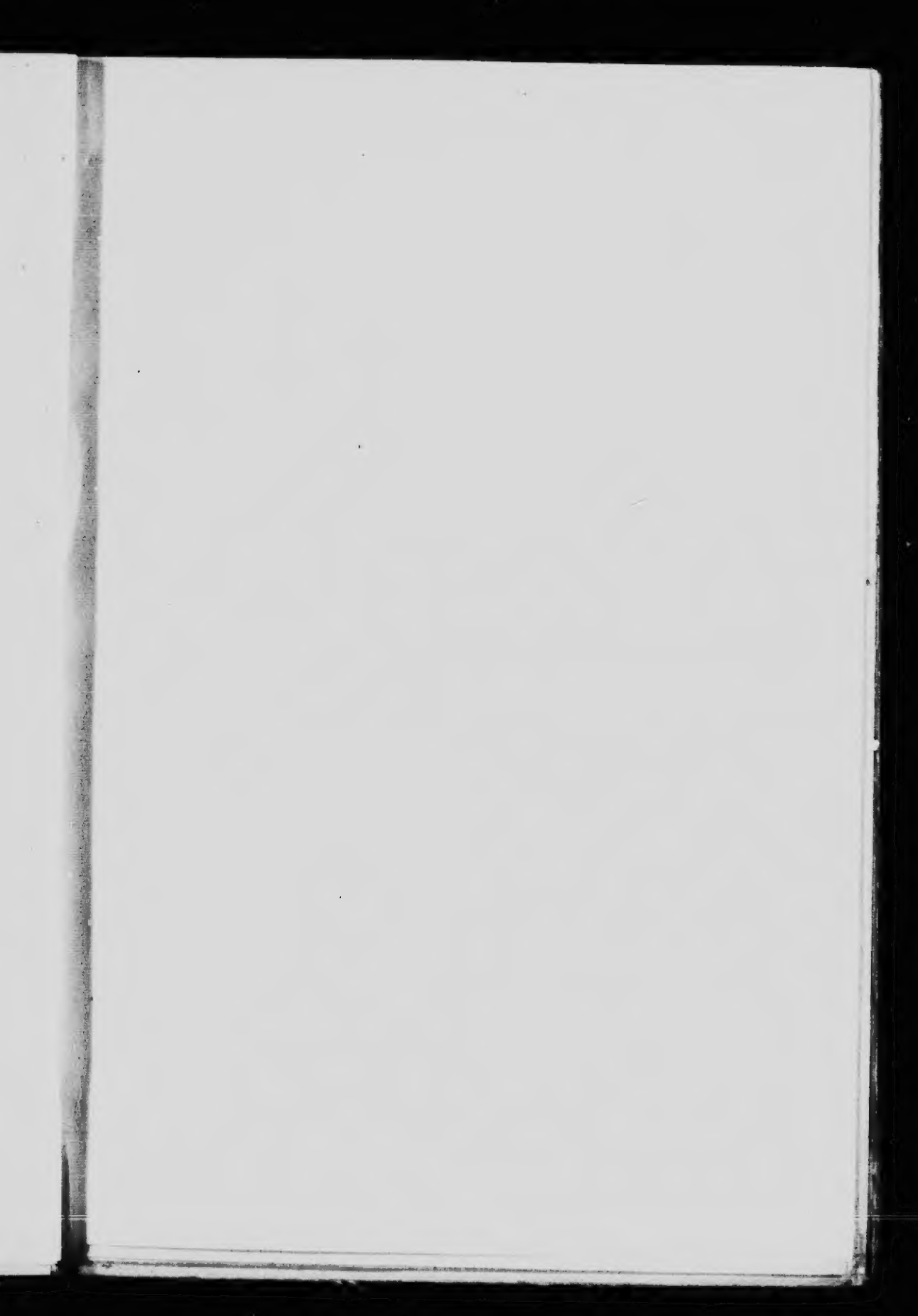


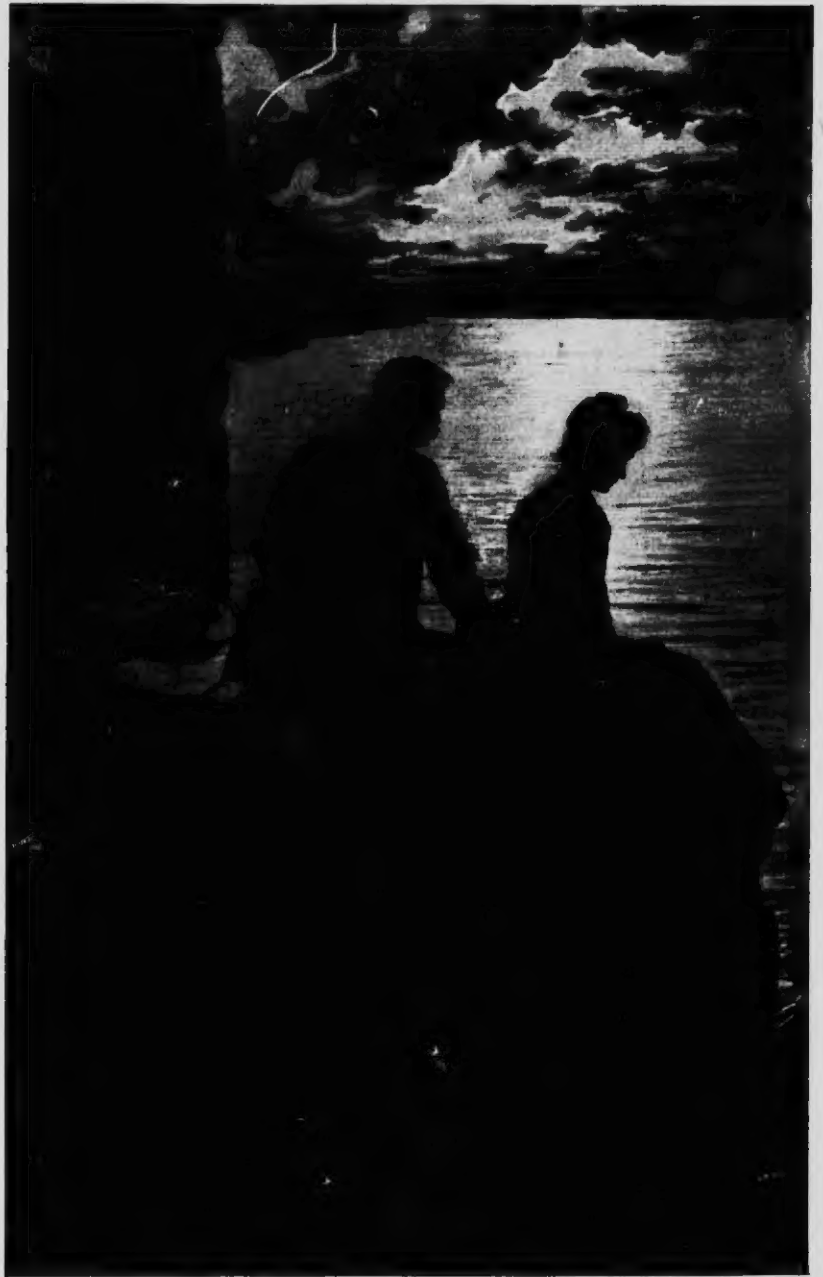
Ella

Hummer



ROCKHAVEN





THE OLD TIDE-MILL.

ROCKHAVEN

BY

CHARLES CLARK MUNN

AUTHOR OF "POCKET ISLAND" AND "UNCLE TERRY"

ILLUSTRATED BY

FRANK T. MERRILL

TORONTO

McLEOD AND ALLEN

1902

P52449

U49

R63

1902

PX77

PUBLISHED MARCH, 1902.

COPYRIGHT, 1902, BY LEE AND SHEPARD.

All Rights Reserved.

ROCKHAVEN.

Norwood Press

J. S. Cushing & Co. — Berwick & Smith
Norwood Mass. U.S.A.

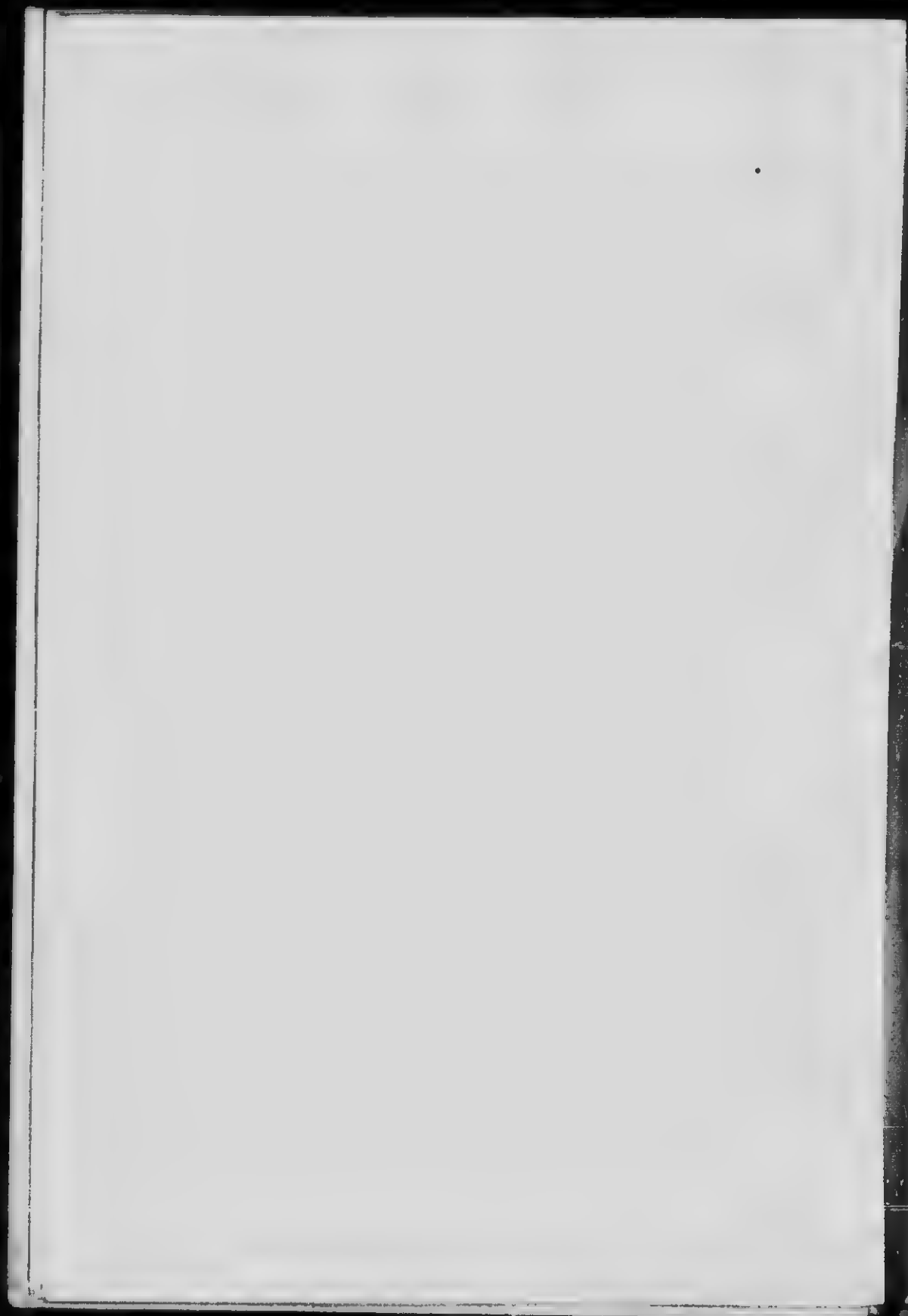
00938162

To All

**WHO DESPISE HYPOCRISY AND DECEPTION
WHO ADMIRE MANLY COURAGE AND WOMANLY DEVOTION
WHOSE HEARTS YET VIBRATE TO THE
CHORDS OF ROMANCE
AND WHO RESPECT SIMPLE FAITH IN AND
GRATITUDE TO GOD**

This Book is Respectfully Dedicated

BY THE AUTHOR



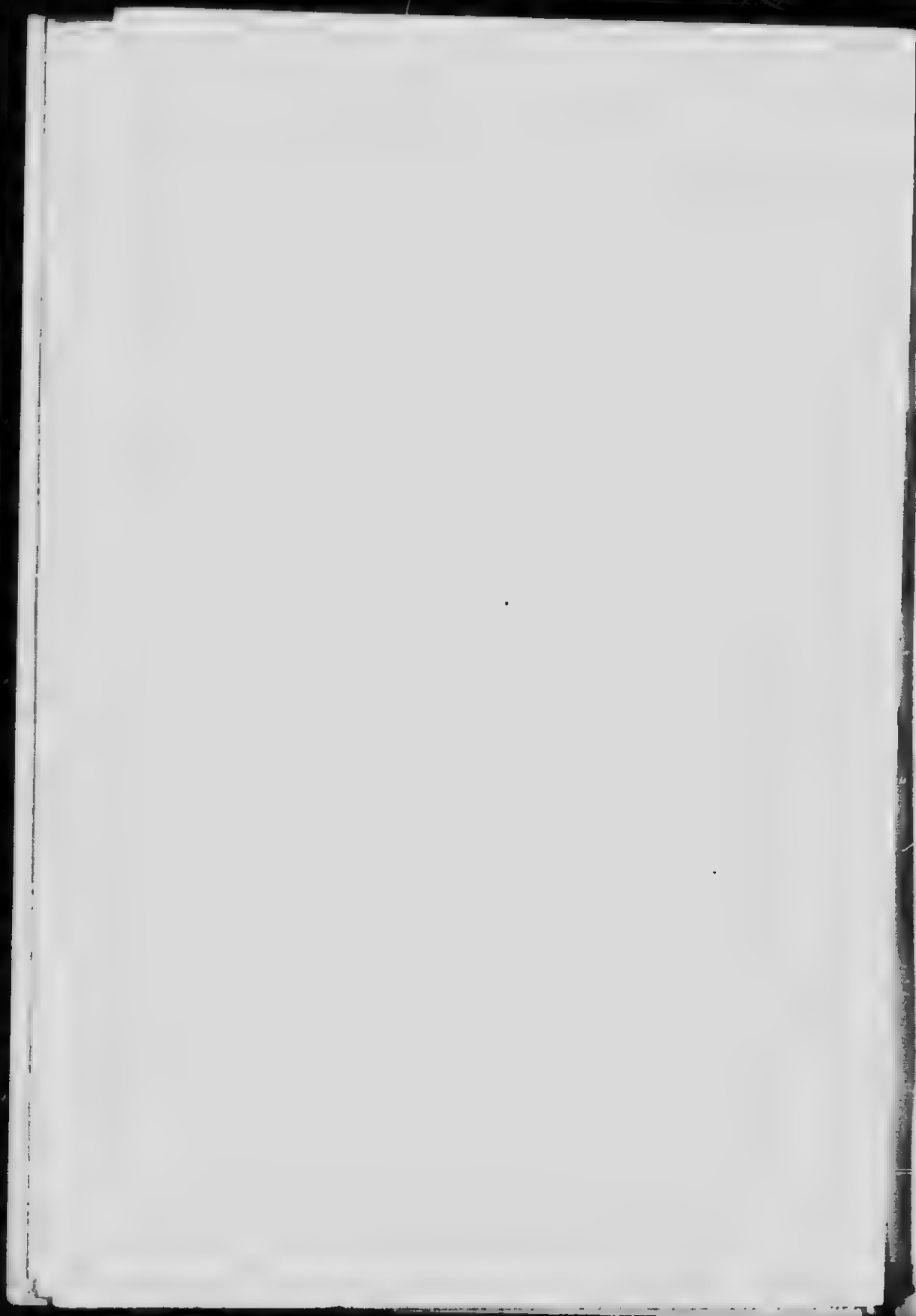
CONTENTS

CHAPTER	PAGE
I. ON ROCKHAVEN	1
II. WINN HARDY	13
III. THE ROCKHAVEN GRANITE COMPANY	18
IV. WHERE THE SEA-GULLS COME	25
V. JESS HUTTON	34
VI. THE BUD OF A ROMANCE	45
VII. SUNDAY ON ROCKHAVEN	53
VIII. THE HAND OF FATE	61
IX. A FRIENDLY HAND	69
X. MONA HUTTON	75
XI. THE DEVIL'S OVEN	83
XII. THE PARTING OF THE WAYS	92
XIII. WILD ROSES	99
XIV. J. MALCOLM WESTON	112
XV. A MATTER OF BUSINESS	118
XVI. THE GROWTH OF A BUBBLE	126
XVII. IN THE PATH OF MOONLIGHT	133
XVIII. IN A FOG	143
XIX. A PHILOSOPHER	150
XX. A CLOUD OVER ROCKHAVEN	156
XXI. THE MOOD OF THE BELLS	168
XXII. TWO RASCALS	178

CHAPTER	PAGE
XXIII. THE STARTING OF A "CORNER"	183
XXIV. THE PROGRESS OF A "CORNER"	188
XXV. A SUMMER DAY	194
XXVI. A CLIMAX	202
XXVII. SEVERING THE TIES	208
XXVIII. ON 'CHANGE	214
XXIX. THE BUBBLE RISES	220
XXX. THE BUBBLE BURSTS	227
XXXI. TWO DOGS AND A BONE	238
XXXII. THE AFTERMATH OF A SWINDLE	248
XXXIII. A TOUCH OF HEROISM	252
XXXIV. A WOMAN'S WILES	260
XXXV. THE WHEEL OF FORTUNE	272
XXXVI. GOING, GOING, GONE!	281
XXXVII. A SOCIAL CYNIC	288
XXXVIII. THE END OF AN IDYL	295
XXXIX. A GRAY-HAIRED ROMANCE	302
XL. A GOOD SEND-OFF	312
XLI. EIN WUNDERBARES FRAULEIN	319
XLII. THE ROAD TO THE TEMPLE	329
XLIII. THE CYNIC'S SHADOW	339
XLIV. ONLY A MOOD	351
XLV. THE OLD HOME	359
XLVI. A NEW STAR	365
XLVII. LOVE ETERNAL	376
XLVIII. CONCLUSION	383

ILLUSTRATIONS

THE OLD TIDE-MILL	<i>Frontispiece</i>
MONA	PAGE 74
JESS HUTTON, PHILOSOPHER	153
THE DEVIL'S OVEN	203
THE BUBBLE BURSTS	227
ROCKHAVEN	376



ROCKHAVEN

CHAPTER I

ON ROCKHAVEN

"It ain't more'n onct in a lifetime," said Jess Hutton to the crowd of friends in his store, "that luck comes thick 'n' fat to any on us 'n' so fer that reason I sent over to the mainland fer suthin' o' a liquid natur; 'n' now take hold, all hands, 'n' injie yerselves on Jess."

With that he began setting forth upon the counter, in battle array, dozens upon dozens of bottles filled with dark brown liquid and interspersed with boxes of cigars. For Jess Hutton, the oracle, principal storekeeper, first selectman, school committeeman, prize story teller, philosopher and friend to everybody on Rockhaven island, had sold a few acres of granite ledge he set no value upon, for two thousand dollars, half cash down; and being a man of generous impulses, had invited the circle of friends most

congenial, to "drop round ternight 'n' I'll set 'em up."

It is true that the cigars he passed out so freely were not imported, still they were the best he kept, and not the cheap brand most in demand on Rockhaven, and the bottles contained the vintage of hops and malt instead of "extra dry," but both were urged upon all in a way that left refusal impossible.

And of that unique gathering of men, with sea-tanned faces, garbed mainly in shirt, trousers, and sailor caps, some wearing boots, some slippers, some barefoot, nearly all addressed one another as "Cap" or "Cap'n," for to own a fishing sloop or jigger on Rockhaven meant distinction.

"I dunno how it all come about," said Jess, when the popping of corks had ceased and the incense of cabbage leaves began to arise, "but I was sorter dozin' on the counter that day when this bloomin' freak, with white duck pants, 'n' cap, 'n' shirt, 'n' gray side whiskers, blew in, 'n' the fust I know'd, I heerd him say, 'Come, wake up, Riv Van Winkle! I want ter buy yer quarry!'

"Then I sot up 'n' rubbed my eyes 'n' looked at him, sure he must be one o' them make-believe sailors off a yacht I'd seen run in the night afore, 'n' had come ashore with skates on.

" 'Want ter buy what?' I sez. 'Want ter buy yer quarry,' he sez again. 'I heerd ye owned the one t'other side o' the harbor, 'n' if ye want ter sell it cheap, I'll buy it.' Then I looked at him harder'n ever; sure he had a jag 'n' was makin' game o' me.

" 'Yes,' I sez, 'I'll sell ye the quarry, or the hull island, if ye ain't sure ye own it already. Better go into the back o' the store 'n' lay down on a pile o' old sails ye'll find thar, 'n' sleep it off. Things'll look more nat'ral to ye by that time.' With that he laffed fit ter split. 'You're all right, old sport,' he sez, 'but I ain't drunk, 'n' if ye'll set the price low enough, I'll buy yer quarry and pay ye cash fer't.'

'Wal,' I sez, thinkin' I'd set the price high 'nough ter knock him galley west, 'I'll take three thousand dollars fer't.'

" 'I'll give ye two,' he said, 'n' pay yer half down.' 'Hev ye got it with ye?' I sed. 'I hev,' he said, 'aboord th' boat, or I'll give ye a check.' 'Checks don't go here,' I said, 'but if ye've got real money, 'n' mean business, it's yourn at that figger.' Then he went off, 'n' I was so sure I'd never set eyes on him ag'in I went ter sleep. It didn't seem five minutes till he blew in ag'in. 'How many acres o' that ledge do ye own,' he said, 'an' how many goes with the quarry?' 'Wall,' I said, 'there's about a hundred,

'n' if that ain't nuff ter keep ye busy blastin' the rest o' yer nateral life, I'll throw in the hull o' Norse Hill jist ter bind the bargain,' fer I didn't no more s'pose he meant bizniss than I s'posed I'd got wings. 'Wal,' he says, pullin' out a roll o' bills bigger'n my arm. 'Here's the kale seed, an' when ye'll show me what I'm buyin' 'n' a deed on't, it's yourn.'

"Wal, I jist pinched myself, ter see if I was 'wake, an' jumpin' off the counter, fished a deed out o' my safe 'n' took it 'long, an' showed him round the ired believin' all the time when he'd seen it, he'd tell me ter go soak my head, er suthin' o' that sort. But he didn't, an' arter I got hold o' the money 'n' counted it, wonderin' if it wasn't all bogus, 'n' give him a receipt, 'n' he'd gone off, I went 'n' stuck a pin into my leg, jist ter be sure I was awake, after all. That was a week ago," continued Jess, lighting one of the cigars he had set forth, "but I didn't say nuthin' 'bout it till I'd gone ashore with the money an' the bank folks hed said it was all right, 'n' now I think I've lost jist a thousand dollars by not askin' four for't. Why, the loonytic acted as though he owned a printin' press that made money, an' was goin' all the time."

"Wish I'd been ashore," observed Captain Moore, who was one of the group, "I'd a tackled him ter

buy the *Nancy Jane*. She's been lyin' inside o' the harbor, half full o' bilge water, fer more'n a year, an' ain't wuth scuttlin'. Ye'd orter 'a thought on't, Jess, an' persuaded him he could 'a used 'r to carry stun in."

"An' if I'd a-knowed it," put in Cap'n Jet Doty, another of the group, "I'd a tried him on 'bout a hundred kit o' mackerel we've got that's a trifful rusty. He cud a-used 'em somehow. Ye'd orter think o' yer neighbors, Jess, in such a case, an' let 'em in on't."

"I dunno but ye're right," responded Jess; "but I wus caught nappin', 'n' I cac'late that if any o' ye hed been woke up by sech a lubber with gray whiskers, like stun'sls, an' dude cloes like these jackdaw yachters wear, an offerin' ye two thousand dollars fer what ye'd sell fer fifty, an' no takers, ye'd a-bin sot back, so ter speak. If I'd a hed time ter think an' knowed what an easy mark the cuss was, I'd a-laid ter sell him the hull island 'n' divided it up all round."

And be it said that if all the landowners of Rockhaven had obtained even what they valued their holdings at, they would have sold cheerfully, for out of the eighty odd square miles of the island, not one quarter was of soil, and much of that so sandy that

only bayberry bushes and wild roses grew on it, or else thickets of stunted spruce. The only means of livelihood to most was the sea, and if nature had not endowed the island with a capacious land-locked harbor and a few acres of productive soil beyond it, and shut in by wall-like shores, Rockhaven would have been left to the sea-gulls that infested its cliffs, or the fish-hawks that found its harbor good fishing ground.

"What 'd ye s'pose he's goin' ter do with it, now he's got it?" put in Cap'n Doty, when Jess had finished his recital, and having in mind his stock of rusty mackerel. "Will he come down here 'n' go ter quarryin'?"

"Mebbe he wants it fer ballast fer a new boat," interposed young Dave Moore. "Or fer buildin' a house," put in Dave's brother, Sam. "Cheer up, uncle, we may sell him the *Nancy Jane* yit. He'll hev ter hire or buy suthin' ter carry stun 'way from the island. He can't make a raft on't."

"An' if he does," asserted Cap'n Moore, addressing Cap'n Doty, who sat opposite him on a cracker barrel, "ye'd git a chance to work off them mackerel."

"I dunno what he's goin' ter do with it," asserted Jess, when a pause came, "nor care, so long's I git t'other thousand as is comin' when deeds is passed.

I ain't sure I'll git that, either," he added candidly, "but if I don't the quarry's still mine 'n' a cool thousand o' that freak's good money's gone out o' circulation anyhow, which is some comfort."

Then came a lull in conversation, and in place the popping of more corks and "Here's to yer good luck, Jess," as bottles were elevated and pointed downward.

"Come, Jess," said Dave Moore, when this second libation had been indulged in, and who was in a mood for hearing yarns, "tell 'em 'bout old Bill Atlas."

Now this tale, antedating the day and generation of most of Jess Hutton's auditors, was nevertheless a favorite with him and one he always enjoyed telling.

"Wal," he said, "if ye want ter hear 'bout old Bill, I'll tell ye, though some o' ye here hez heerd 'bout him afore, I reckon. It's been a good many years since Bill took to his wings, humsoever, 'n' so his hist'ry may be divartin'. Bill used ter live all 'lone in a little shack he'd built out o' drift, half way 'tween here and Northaven. That i ae slept thar nights when he was ashore, fer he was away fishin' most o' the time. He were the worst soaker on the island, an' from the time he sot foot ashore 'n' got his pay until every cent was spent, he didn't draw a sober

breath. Thar wan't no use arguin' with Bill, or doin' anything to reform him. Jist the moment he got a dollar, jist that moment he started in ter git drunk 'n' allus succeeded. Even Parson Bush, who hed jist come here then 'n' anxious ter do good, failed on Bill. No 'mount o' argufyin' 'bout the worm that never dies or the fate o' sinners hed a mite o' influence on Bill.

" 'Parson,' he'd say, 'thar ain't no use a-talkin' ter me. Licker was made ter be drunk, else why was it made at all, 'n' if the Lord Almighty didn't cac'late fer me ter drink it, why did he make me hanker for't? Ye jist preach ter them as is like ter mind it an'll foller it. I ain't, an' it'll do no good.' An' then Bill 'd roll away an' fill up. He wa'n't a quarrelsome cuss, jist a good-natured soaker who meant ter git drunk, 'n' done it, an' never meant ter bother nobody when he was.

" But some on us young folks in them days sot out to hev fun with Bill once upon a time, an' we did, an' more'n that, we joggled him so he quit drinkin' fer most a year. He'd had one er two fits o' tremens afore that time, 'n' had sorter got skeery 'bout seein' things, so our trick worked fust rate. One o' the smacks hed jist brought in a hogfish that day, an' it was the worst lookin' critter that ever growed in the

sea. It weighed 'bout fifty poun' 'n' was 'most all mouth 'n' teeth. Bill was up in the corner o' a fish house sleepin' off a jag when the critter was h'isted onto the dock, 'n' the moment we spied it we said we'd try it on Bill. We told everybody ter keep quiet 'n' then we went at it. Fust we lugged the hogfish over ter Bill's shack, which was out on the end o' a little pint 'n' sorter shut in 'tween the rocks, 'n' then we got an old bit o' sail and went ter work. We sot the critter up on stuns, right in front o' the shack, 'n' made a tail 'bout forty feet long out o' the sail, an' stuffed it nat'ral like, 'n' then rigged lines running over the shanty to work the critter's mouth 'n' tail up 'n' down when the time come. It was 'long in the arternoon when we sot about 'n' we cac'lated Bill 'd wake up sometime arter dark 'n' come to his shack in jist the mood ter 'preciate the good thing that we hed waitin' fer him. Then to sorter liven up matters, we took a handful o' matches, an' dampenin' 'em, rubbed the ends round the eyes an' mouth o' the critter, 'n' in spots 'long the tail, where we was to hiest it a little. It was clear dark afore we got the trap all sot 'n' baited, 'n' then five on us took the lines and tried the joke. It worked pretty slick, 'n' ter see that critter's mouth, more'n a foot long 'n' full o' teeth, 'n' eyes with rings of phosphorus round 'em,

a-workin' up an' down, to say no' 'n' 'bout the tail, would a-skeered a sober man into fits arter dark, let alone one who 'spected snakes. When Bill's welcome home was all ready, we sot a watch on Bill, who was still asleep, 'n' the rest on us went home ter supper. Then we got together, 'bout two dozen on us that knew Bill best, 'n' gittin' sheets ter wrap up in, to sorter stiffen the hogfish effect, all hands hid round his shanty an' inside on't. It was purty late 'fore Bill showed up, but he came 'long finally, kind o' wobblin' some and hummin':—

“‘I’m a gallant lass as ever you see,
And the roving sailor winked at me.’

“ Bill was allus feelin' that way when half full 'n' now jist happy 'n' comfortable like. There was a new moon that sorter lit up the path, 'n' jist as he got to where it made a turn, 'bout ten feet from the shanty, I made a signal by squeakin' like a gull, an' the boys begun workin' the lines, 'n' 'bout two dozen white figgers rose up from behind the rocks or stepped out o' the cabin. I never knew which skeered Bill the worst, the awful critter snappin' at him thar in the path, or the ghosts, for Bill gave one screech that could a' been heard five mile, 'n' ye never seen a man run the way he did. He didn't stop ter keep in the path either, but jist went right over the rocks

anywhere. He tumbled two or three times 'fore he got out o' sight, 'n' you'd a-thought he was made 'o rubber, the way he got up 'n' yelled, 'Help, help, O Lord,' all the time. I'll 'low it was the fust time he'd ever called on the Lord fer help, but it wa'n't the last, fer he made straight fer the parson's house 'n' begun pummellin' on the door.

" 'O Lord, take me in,' he said when the parson opened it, 'I'm come fer at last 'n' the divil's arter me. Pray fer me, parson, an' for God's sake, do it quick!' An' then he went down on his knees, 'n' sayin', 'Lordy, Lordy, I'll never drink 'nother drop's long's I live!' Parson Bush was a good deal took back, fer he didn't know the joke, 'n' 'lowed Bill had the tremenz. 'Better go back to yer shanty, ye sot,' he said, 'an' when you git sober come here 'n' I'll talk with ye,' an' with that he shet the door 'n' Bill jist laid down 'n' bellowed like a calf. 'N' he didn't go back to his shanty, either, that night, not by a jugful; he'd seen 'nough o' that spot ter last him quite a spell. 'N' when he did thar warn't nuthin' out o' ordinary, fer we'd chucked the hogfish off the rocks, 'n' 'twas more 'n a year 'fore Bill found out the trick we played, 'n' in all that time he kept sober. He did find out arter a spell, fer a joke like that can't be kept allus, 'n' when Bill did, he took ter drink agin,

'n' finally jumped off the dock one night in a fit o' the jims 'n' that was the last o' him. It's hard to larn an old dog new tricks."

For an hour the little crowd of Jess Hutton's friends lingered, wondering and speculating on what the outcome of this investment in a granite ledge would be. To most it seemed a piece of folly or the act of a madman. These worthless rocks had stared them in the face so many years, had so interfered with house building, or the convenient placing of fish racks, or road making, that they had one and all come to hate their very sight. In their estimation they were a nuisance and a curse, and for any sane man to buy twenty acres of ledge to quarry and transport five hundred miles, seemed worse than folly.

Then, having given due expression to this common sentiment, and congratulating Jess upon his good luck, they shook hands with him and went their way. And when the sound of their footsteps upon the one narrow plank walk of Rockhaven had ceased, and only the murmur of the near-by ocean was heard, Jess, as was his wont when lonesome, drew his old brown fiddle from its hiding place and sought consolation from its strings. And also, as usual, the melodies were the songs of Bonnie Scotland.

CHAPTER II

WINN HARDY

WINN HARDY, born and reared where the tinkle of the cow bells on the hillside pastures, or the call of the village church bell on Sunday was the most exciting incident, and a crossroads schoolhouse the only temple of learning, reached the age of fourteen as utterly untainted by knowledge of the world as the birds that annually visited the old farm orchards. And then came a catastrophe in his life which ended in two freshly made graves in the village cemetery, and he was thrust into the whirl of city life, to make his home with a widowed aunt, a Mrs. Converse, who felt it her duty to complete his education by a two years' course at a business college.

It was a scant educational outfit with which to carve his way to fame and fortune, but many a man succeeds who has less, and Winn might have been worse off.

He had one unfortunate and serious fact to contend with, however, and that was a mercurial disposi-

tion. When the world and his associates seemed to smile, he soared amid the rosy clouds of optimism, and when things went wrong, he lost his courage.

His first step in wage-earning (a menial position in a store, with scanty pay which scarce sufficed to clothe him) soon convinced him how hard a task earning a livelihood was, and that no one obtained a penny unless he fought for it. Then through the influence of his aunt, he obtained an easier berth as copy clerk in the office of Weston & Hill, whose business was the investing of other people's money, and while his hours of service were less, his pay was no better. Three years of this resulted in slow advancement to a junior bookkeeper's desk and better pay. It also broadened his list of acquaintances, for he joined a club, the membership of which was decidedly mixed, and not all of the best kind of associates for Winn.

His aunt, a shallow though well-meaning woman, devoted to church work, gossip, and her pet poodle, considering Winn an unfortunate addition to her cares, held but scant influence over him. She furnished him a home to sleep and eat in without cost, urged him to attend church with her, cautioned him against evil associates; but beyond that she could not and did not go. So Winn drifted. He saved a little

money, realizing that he must, or be forever helpless and dependent; he learned the slang of the town and its ways, and forgot for a time the wholesome lessons of his early life. He also grew more mercurial, and, worse than that, he grew cynical.

On all sides, and go where he would, the arrogance of wealth seemed to hedge him about and force upon him the realization that he was but a poorly paid book-keeper, and not likely to become aught else. And then a worse mishap befell him — he met and became attached to Jack Nickerson.

There is in every club, and in every walk in life, wherever a young man's feet may stray, some one it were better he never met — a Mephistopheles in male garb, whose wit and ways of pleasure-taking are alluring, whose manners are perfect, whose pockets are well filled; and alas, whose morals are a matter of convenience.

That Winn, honest and wholesome-minded country-born fellow that he was, should be attracted by this product of fast city life is not strange. It is the attraction that allures the moth toward the flame, the good toward evil. Follow Nickerson in that course, Winn would not and did not; he merely admired him for his wit, felt half tempted to emulate his vices, absorbed his scepticism — for Jack Nickerson in

addition to his vices was a cynic of the most implacable sort. With him all religion was hypocrisy, all virtue a folly, and all truth a farce. He had income sufficient to live well upon, gambled for a pastime, was at the race tracks whenever chance offered, was cheek by jowl with the sporting fraternity, a man about town and hail fellow well met with all.

Per contra, he was generous to a fault, laughed most when he uttered his sharpest sneers, was polished and refined in his tastes and a gentleman always.

One distinguished novelist has deified such a man, and made him a hero of her numerous tales.

To Winn he appealed more as a fascinating, world-wise sceptic, whose shafts of satire were gospel truths, and whose Sybarite sort of existence was worthy of emulation, if one only had the money to follow it.

Then, as if to cap the climax and Winn's cynical education, he fell in love with Ethel Sherman, a beauty and a natural-born flirt, whose ideas of life and maternal training had convinced her that marriage was a matter of business, and a means by which to obtain position and wealth.

Her family were people of moderate means, living near neighbors to Winn's aunt and attending the same church. She had an elder sister, Grace, who had, in her estimation, wrecked her life by marrying

a poor man. And when Winn Hardy, young, handsome, and callow, first met her, she was just home from boarding-school, ready to spread her social wings, and ripe for conquest.

Winn's aunt was also somewhat to blame in the matter, for she, like many good women, loved to dabble in match-making, and in her simple mind fancied it a wise move to bring one about between Ethel and Winn.

Its results were disastrous to his peace of mind, for, after dancing attendance for a year and spending half he earned on flowers and theatre tickets, his suit was laughed at and he was assured that only a rich young man was eligible to her favor.

Then he went back to Jack Nickerson, and, though he outgrew his folly, his impulsive nature became more pronounced and he a more bitter cynic than ever. For two years he was but a cipher in business and social life, a poorly paid bookkeeper in the office of Weston & Hill, a drop in the rushing, pushing, strenuous life of the city; and then came a change.

CHAPTER III

THE ROCKHAVEN GRANITE COMPANY

"PLEASE step into my private office, Mr. Hardy," said J. Malcolm Weston, head of Weston & Hill, bankers, brokers, and investment securities, as stated on the two massive nickel plates that flanked their doorway, "I have a matter of business to discuss with you."

Ordinarily Mr. J. Malcolm Weston would have said, "You may step into my private office, Mr. Hardy," when, as in this case, he addressed his bookkeeper, for Mr. Weston never forgot his dignity in the presence of a subordinate. It may be added that he never forgot to address a possible customer as though he owned millions, for J. Malcolm Weston was master of the fine art of obsequious deference, and his persuasive smile, cordial hand grasp, and copious use of flowery language had cost many a cautious man hundreds of dollars. Mr. Weston can best be described as unctuous, and belonged to that class of men who part their names and hair in the middle, but make no division in money matters, merely taking it all.

When Winn Hardy had obeyed his employer's

suave invitation and was seated in his presence, he was made to feel that he had suddenly stepped into a sunnier clime.

"It gives me great pleasure, Mr. Hardy," continued Weston, "to inform you that we have decided to enlarge your sphere of duty with us, and I may say, responsibilities. Mr. Hill and myself have considered the matter carefully, and, in view of your faithful and efficient services, we shall from now on confide to you the management of an outside matter of great importance. Please examine this prospectus, which will appear tomorrow in all the papers of this city."

Winn took the typewritten document tendered him and carefully scanned its contents. To show its importance it is given in full, though with reduced headlines:—

THE ROCKHAVEN GRANITE COMPANY.

CAPITAL, \$1,000,000.00.

Stock non-assessable.

Shares \$1.00 each.

Par Value, \$10.00.

President, J. MALCOLM WESTON.

BOARD OF DIRECTORS:

J. Malcolm Weston of Weston & Hill.

William M. Simmons, Member of Stock Exchange.

William B. Codman, President National Bank of Discount.

Samuel H. Wiseman, Real Estate Broker.

L. Orton Brown, Secretary Board of Trade.

Office of Company: Weston & Hill, Bankers, Brokers, and Investments.

This Company has purchased and now owns the finest granite quarries in the world, over one mile in length and half that in width, fronting upon the land-locked harbor on the island of Rockhaven. It has a full and perfect equipment of steam drills, engines, derricks, an excellent wharf, vessels for transporting freight, and all modern appliances for carrying on the business of quarrying.

It is well known that the rapid growth of architectural taste produces an ever increasing demand for this, the best of all building stone, and as we furnish the finest quality of granite, having that beautiful pink tint so much admired by architects, you can readily see that our advantages and prospects are limitless. This is no delusive scheme for gold mining or oil boring, but a solid and practical business that guarantees sure returns and certain dividends.

Our supply of granite is exhaustless, the market limitless, and all that we need to develop this quarry and obtain lucrative returns is a little additional capital. For this purpose fifty thousand shares of the capital stock are now offered for sale at one dollar per share, so that the investor may receive the benefit of the advance to par which will follow, as well as the liberal dividends which will surely accrue.

The price of stock will be advanced from time to time, as it is taken up.

Subscription books now open at the office of
WESTON & HILL, Financiers.

"It reads well," observed Winn, after he had perused this alluring advertisement, "and I should imagine an investment in a granite quarry might seem a safe one."

"Yes, decidedly safe as well as secure," replied J. Malcolm Weston, with a twinkle in his steely blue eyes not observed by Winn. "I wrote that ad with the intention of attracting investors who desire a solid investment for their money, and fancy I have succeeded. You noticed, perhaps, my allusion to gold mines and oil wells that have recently proved so elusive." Then taking a box of cigars, and passing them to Winn, and elevating his feet to a desk, as if to enjoy the telling of a pleasant episode, Mr. Weston continued: "That prospectus (which I pride myself is an artistic piece of work) will attract just the class of men who have grown suspicious of all sorts of schemes. It is this element of solidity and certainty that we shall elaborate upon. Now I will tell you about our plan and how you are to assist us in carrying it out. As you may recall, I was away

last summer with Simmons on his yacht, and while on our trip we landed upon an island called Rockhaven, up the north coast. It is sort of a double island, half cut in two by a safe harbor, and populated by a few hundred simple fisher-folk. We remained there a few days looking over the island, and I noticed that some one had started quarrying the granite of which the island is composed. That, and the location of the quarry, which faced this harbor, set me thinking. It ended in my inquiring out the owner, an eccentric old fellow who kept a small store and fiddled when he hadn't any customers, and finally buying the quarry. I paid him one thousand down, and we are to pay him one thousand more when deeds are passed. We are now going to send you up there to complete the purchase, paying him the balance, if you can, in stock; then hire men, improve the dock, set up the machinery we shall send you, and begin quarrying operations. That will be one of your duties. The other, and principal, one will be to get the natives interested in this home industry, and sell stock to them. To this end it may be necessary for you to give a little away to those whose influence may be of value. We have already booked several orders for building stone, which you will get out as per specifications and shipments. It will be

necessary for you to hire one or two vessels for this purpose, or else contract for delivery of stone to us at so much per cargo. There is a small steamer which makes regular trips to this island, so we can reach you by mail.

"Now there is another matter, also of great importance. In order to stimulate your interest in the success of this enterprise, we shall make you a present of five hundred shares of this stock provided you can raise the money to purchase, at one dollar per share, another block of five hundred, or, what would answer as well, induce your aunt to do so."

It was the glittering bait, intended by the wily Weston to catch and hold his dupe, Winn Hardy.

"I have some money laid away," answered Winn, his sense of caution obscured by this alluring offer, "and with a little help from my aunt, I feel sure I can manage it; at least, I will try."

"We do not need this investment of five hundred dollars on your part, Mr. Hardy," continued Weston, in a grandiloquent tone; "as you must be aware, it is but a drop in the bucket, and we only wish it to induce your more hearty coöperation in pushing this enterprise to a successful ending. If we make money, as we are sure to do, you will also share in it. It is needless for me to tell you that this is the golden oppor-

tunity of your life, and if you take hold with a will, and not only manage this quarry with good business discretion, but, what is of more importance, sell all the stock you can, you will reap a small fortune. This enterprise is sure to be a money-maker and we expect inside of a year to see Rockhaven go to ten, twenty, or possibly thirty dollars per share."

And Winn Hardy, though sophisticated in a minor degree, believed it, and true to his nature, leaped at once into the clouds, where sudden riches and all that follows seemed within his grasp. Not only did he easily persuade his excellent, though credulous, aunt, to lend him the money he needed, but when he left for his new field of labor, he had so impressed her with his newly acquired delusion that she made haste to call upon Weston & Hill and invest a few thousand herself.

How disastrous that venture proved and how much woe and sorrow followed need not be specified at present. True to her feminine nature, she told no one, not even Winn, of her investment; and until the meteoric career of Rockhaven had become ancient history on the street, only the books of those shrewd schemers and her own safe deposit box knew her secret.

CHAPTER IV

WHERE THE SEA-GULLS COME

LIKE a pair of Titanic spectacles joined with a bridge of granite, the two halves of Rockhaven faced the Atlantic billows, as grim and defiant as when Leif Ericson's crew of fearless Norsemen sailed into its beautiful harbor. With a coast line of bold cliffs, indented by occasional fissures and crested with stunted spruce, the interior, sloping toward the centre, hears only the whisper of the ocean winds.

Rockhaven has a history, and it is one filled with the pathos of poverty, from that day, long ago, when Captain Carver first sailed into its land-locked harbor to split, salt, and dry his sloop load of cod on the sunny slope of a granite ledge, until now, when two straggling villages of tiny houses, interspersed with racks for drying cod, a few untidy fishing smacks tied up at its small wharves, and a little steamboat that daily journeys back and forth to the main land, thirty miles distant, entitles it to be called inhabited. In that history also is incorporated many

ghastly tales of shipwreck on its forbidding and wave-beaten shores, of long winters when its ledges and ravines were buried beneath a pall of snow, its little fleet of fishermen storm-stayed in the harbor, and food and fuel scarce. It also has its romantic tales of love and waiting to end in despair, when some fisher boy sailed away and never came back; and one that had a tragic ending, when a fond and foolish maiden ended years of waiting by hanging herself in the old tide mill.

And, too, it has had its religious revival, when a wave of Bible reading and conversion swept over its poorly fed people, to be followed by a split in its one Baptist church on the merits and truths of close communion or its opposite, to end in the formation of another.

It also had its moods, fair and charming when the warm south wind barely ripples the blue sea about, the wild roses smile between its granite ledges, and the sea-gulls sail leisurely over them; or else gloomy and solemn when it lies hid under a pall of fog while the ocean surges boom and bellow along its rock-ribbed shore.

On the inner and right-hand shore of the secure harbor, a small fishing village fringes both sides of a long street, and at the head of the harbor, one mile

away stands another hamlet. The first and larger village is called Rockhaven, the other Northaven. Each has its little church and schoolhouse, also used for town meetings, its one or two general stores, and a post-office. Those in Rockhaven, where fishing is the sole industry, are permeated with that salty odor of cured fish, combined with tar, coffee, and kerosene; and scattered over the interior are a score of modest farmhouses.

At one end of the harbor, and where the village of Northaven stands, a natural gateway of rock almost cuts off a portion of the harbor, and here was an old tide mill, built of unhewn stone, but now unused, its roof fallen in, its gates rotted away, and the abutments that once held it in place now used to support a bridge.

On one of the headlands just north of Rockhaven village, and known as Norse Hill, stands a peculiar structure, a circular stone tower open at the top and with an entrance on the inner or landward side. Tradition says this was built by the Norsemen as a place of worship. Beyond this hill, at the highest point of the island, is a deep fissure in the coast, ending in a small open cave above tidewater and facing the south. This is known as the Devil's Oven. On either side of this gorge, and extending back from it, is a thicket of

stunted spruce. The bottom and sides of this inlet, semicircular in shape, are coated thick with rock-weed and bare at low tide. On the side of the harbor opposite Rockhaven, and facing it, is a small granite quarry owned and occasionally operated by one of the natives, a quaint old bachelor named Jesse Hutton. In summer, and until late in the fall, each morning a small fleet of fishing craft spread their wings and sail away, to return each night. On the wharves and between most of the small brown houses back of them, are fish racks of various sizes, interspersed with tiny sheds built beside rocks, old battered boats, piles of rotting nets, broken lobster pots, and a medley of wrack of all sorts and kinds, beaten and bleached by the salt sea.

In summer, too, a white-winged yacht, trim and trig, with her brass rails, tiny cannon, and duck-clad crew, occasionally sails into the harbor and anchors, to send her complement of fashionable pleasure-seekers ashore. Here they ramble along the one main street, with its plank walk, peeping curiously into the open doors and windows of the shops, at the simply clad women and barefooted children who eye them with awe. Each are as wide apart from the other as the poles in their dress, manners, and ways of living, and each as much a curiosity to the other.

Of the social life of the island there is little to be said, for it is as simple as the garb of its plain people, who never grow rich and are seldom very poor. Each of the two villages is blessed with a diminutive church, Baptist in denomination, the one at Rockhaven the oldest and known as Hard-Shell; that at Northaven as Free-Will. Each calls together most of the womenkind and grown-up children, as well as a few of the men, every Sunday, while the rest of the men, if in summer, lounge around the wharves smoking and swapping yarns. There is no great interest in religion among either sex, and church attendance seems more a social pleasure than a duty.

Occasionally a few of the young people will get together, as young folks always do, to play games; and though it is in the creed of both churches that dancing is to be abjured, nevertheless old Jess Hutton, whose fiddle was his wife, child, and sole companion in his solitude, was occasionally induced to play and call off for the lads and lasses of the town, with a fringe of old folks around the walls as spectators.

"I like to see 'em dance," he always said, "fer they look so happy when at it; 'sides, when they get old they won't want to. Dancin's as nat'ral to young folks as grass growin' in spring."

Every small village has its oracle, whose opinion on all matters passes current as law and gospel, whose stories and jokes are repeated by all, and who is by tacit consent chosen moderator at town meetings, holds the office of selectman and chairman of the school committee for life, is accepted as referee in all disputes, and the friend, counsellor, and adviser of all. Such a man in Rockhaven was Jesse Hutton. Though he argued with the Rev. Jason Bush, who officiated at Rockhaven on Sundays, about the unsocial nature of close communion, and occasionally met and had a tilt with the Northaven minister, he was a friend to both.

"Goin' to church and believin' in a futur'," he would say, "is jest as necessary to livin' and happiness as sparkin' on the part of young folks is necessary to the makin' o' homes."

For Jesse Hutton, or simply Jess, as old and young called him, was in his way a bit of a philosopher, and his philosophy may be summed up by saying that he had the happy faculty of looking upon the dark side of life cheerfully. It also may be said that he looked upon the cheerful side of life temperately.

And here it may be prudent to insert a little of Jess Hutton's history. He was the elder of two brothers,

schoolboys on the island when its population numbered less than one hundred, and one small brown schoolhouse served as a place of worship on Sundays as well as a temple of learning on week-days. Here the two boys Jesse and Jethro, received scant education, and at the age of fourteen and sixteen, respectively, knew more about the sailing of fishing smacks and the catching and curing of cod and mackerel than of decimal fractions and the rule of three.

And then the Civil War came on, and when its wave of patriotism reached far-off Rockhaven, Jess Hutton, then a sturdy young man, enlisting in the navy under Farragut, served his country bravely and well. Then Jess came back, a limping hero, to find his brother Jethro deeply in love with pretty Letty Carver, for whom Jess had cherished a boyish admiration, and in a fair way to secure a home, with her as a chief incentive. Jess made no comment when he saw which way the wind blew in that quarter, but, philosopher that he was, even then, quietly but promptly turned his face away from the island and for a score of years Rockhaven knew not of his whereabouts. Gossips, recalling how he and Letty, as grown-up school children, had played together along the sandy beach of the little harbor or by the old tide mill, then grinding its grist, asserted that Jess had been driven away by

disappointment; but beyond surmise they could not go, for to no one did he impart one word of his reasons for leaving the island and the scenes of his boyhood.

Twenty years later, Letty Carver, who had become Mrs. Jethro Hutton, was left a widow with one child, a little girl named Mona, a small white cottage on Rock Lane, and, so far as any one knew, not much else.

And then Jess Hutton returned.

Once more the gossips became busy with what Jess would or should do, especially as he seemed to have brought back sufficient means to at once build a respectable dwelling place, the upper half fitted for a domicile and the lower for a store.

But all surmise came to naught, together with all the well-meant and excellent domestic paths mapped out by the busybodies for Jess and the widow to follow, for when the combination house was done and the store stocked, Jess Hutton attended regularly to the latter and kept bachelor's hall in the former; and though he was an occasional caller at the cottage in Rock Lane and usually walked to church with the widow and little Mona on Sundays, the store and its customers by day or night were his chief care, and his solitary home merely a place to sleep in. And yet not; for beyond that, during his many years of wandering on the mainland, he had contracted the

habit of amusing himself with the violin when lonesome, and Jess, the eccentric old bachelor, as some termed him, and his fiddle became a curiosity among the odd and yet simple people of Rockhaven. Then, too, the little girl, Mona, his niece, became, as she grew up, his protégée and care, and he her one inseparable friend and adviser.

CHAPTER V

JESS HUTTON

LIKE one of the spruces that towered high above others on Rockhaven, like one of the granite cliffs bidding defiance to storm and wave, so did Jess Hutton tower above his fellow-men. Not from stature, though he stood full six feet, or that he was impressive in other ways — far from it. He was like a child among men in simplicity, in tenderness, in truth and kindly nature — a man among children in strict adherence to his conscience, to justice and right living. And all on Rockhaven knew it, and all had the same unvarying confidence in his good sense and justice, his truth and honor, conscience and kindness. What he predicted nearly always came true; what he promised he always fulfilled, and no one ever asked his aid in vain. Others quarrelled, made mistakes, repented of errors, lost time in fruitless ventures; but Jess — never. He was like a great ship moving majestically among boats, a lighthouse pointing to safe harbor, a walking conscience like a com-

pass, a giant among pigmies in scope of mind, keenness of insight, and accurate reading of others' moods and impulses.

And so he towered above all on Rockhaven.

Beyond that he was a philosopher who saw a silver lining behind all clouds, laughed at all vanities, and made a jest of all follies. To him men were grown-up children who needed to be amused and directed; and women the custodians of life and morals, home, and happiness. They deserved the mantle of charity and patience, love, and tenderness.

He was not religious. He had never felt a so-called change of heart, and yet he was a walking example of the best that religion encourages, for he governed himself, set the pace of right living, and illustrated the golden rule.

He believed in that first and foremost, and in setting a good example as far as lay in his power, but not in any professions.

"Ye mustn't feel I ain't on yer side," he said once to Parson Bush, who had urged him to join the church, "for I am, only it's agin my natur ter 'low I've had a special dispensation o' the Lord's grace in my behalf. I'm a weak vessel, like all on us, an' my impulses need caulkin'. I do the best I kin, 'cordin' to my light, 'n' that's all any man kin. The Lord

won't go back on us fer not gittin' dipped, an' if there's a heaven beyond, our only chance o' a seat is by startin' an annex right here on airth. Sayin' you've joined the Lord's army's well enough, but doin' what ye feel the Lord's tryin' to, is better.

"Ez Sally Harper used ter say in meetin', 'We're all on us poor critters, an' if we jine, there's no tellin' when we'll backslide.'"

It was perhaps the consciousness of inherent human weakness that kept Jess out of the fold.

"A man may do right 'n' keep on doin' right 'most all his life long," he said, "an' some day up pops a temptation, when he's least prepared for't, and over he goes like a sailboat 'thout ballast in a gale o' wind. An' then what becomes o' all yer 'lowin' the Lord's opened yer eyes 'n' gin ye extra grace? Ye only get laughed at by the scoffers 'n' yer influence gone fer good. Human nature's brittle stuff, an' them as does right 'thout any change o' heart, come purty near bein' leaders in the percession toward the Throne."

His philosophy, broad as infinite mercy and humble as a child's happiness, permeated all his thoughts and tinged all his speeches.

"No joy's quite so comfortin' as we cac'late," he would say, "an' no sorrer quite so worryin'. We go through life anticipatin' happy termorrers and

glorious next days, and when we git to 'em, somehow they've sorter faded away, and it's to be the next day and the next as is ter be the bright uns. Then, we are all on us like boys, chasing jack o' lanterns over a swamp medder, an' if we 'low they're clus to an' jest ready to grab, the next we know we've stumbled inter a ditch.

"And then we borrer trouble, heaps on't, all through life. From the day we git scared at thought o' speakin' pieces at school, till the doctor shakes his head an' asks us if we've got our will made, we are dreadin' suthin'. If 'taint sickness or bein' robbed, it's worryin' 'bout our nabors havin' more'n we do. The feller courtin' worries for fear the gal won't say 'yes,' an' when she does he is likely to see the time he wishes she hadn't, an' worries 'cause he's got her. We worry ourselves old 'n' wrinkled 'n' gray, an' then, more'n all this world, worry 'bout the next. An' thar's whar the parson 'n' I allus split tacks. He says the Lord made the brimstone lake fer sinners, 'n' I say the Lord made conscience as a means o' torture, an' here or hereafter it's hot 'nuff."

And here it must be inserted that Jess was to a certain extent a thorn in the parson's side, from the fact that his influence and following were stronger than that worthy man's. It was what Jess believed

and said that was quoted rather than the parson's assertions; and although Jess seldom failed to be one of his listeners, and contributed more than any five or ten others toward his scant salary, there were times when he was made to feel that if Jess occupied the pulpit the church would be packed. And so it would, humiliating as that fact was to him.

And here also may be related an incident in Rockhaven history which illustrates how slim a hold the parson and his preaching had upon those islanders. As it happened that year, mackerel were late in reaching the coast. The price was correspondingly high, and Rockhaven's band of fishermen eager to make the first haul. Most of them attended church, but now, while the suspense was on, when Sunday came, two or three watchers were stationed on convenient cliffs with orders to report to the church if a school was sighted.

This was kept up for three weeks, and then, one Sunday, just as the first morning hymn in long metre had been sung, and the parson, with closed eyes, had got well started in his prayer, down through the village street bounded one of those sentinels, yelling, "Mack'rel, mack'rel, millions on 'em!"

And in less than five minutes there wasn't a man,

woman, or child left in the church except Jess Hutton and the parson. And when that good man had said "Amen," Jess arose and suggested they too follow the crowd.

"Ye might's well," said Jess, with a twinkle in his eye, "the model o' all Christianity sot the example, 'cordin' to Scriptur', an' ye might do good by folerin' it."

But the worthy leader of that flock who had thus deserted him failed to see the humor of the situation and sadly shook his head. He remained in the sanctuary and Jess joined the fishermen.

It was such a peculiar, sympathetic, and broad understanding of these fisher-folk's carnal as well as spiritual needs that made Jess the oracle and leader of the island.

"Thar wa'n't no need o' gettin' fussy over it," he said later to the good dominie, with a laugh, "religion's good 'nuff when mack'el's fetchin only a dollar a kit; but when three's offered 'n' scace at that, prayers hain't got their usual grip. And ye oughtn't ter 'sper' it, parson. The way to reach 'em's to be one with 'em and sorter feel thar needs, and make 'em feel they're yer own. If ye'd gone with 'em that day and helped 'em make a haul, an' then invited 'em to join ye in a prayer o' thankfulness, thar

want one but 'ud a-kneeled down at yer bidding and said 'Amen.' "

And that was Jess Hutton and partially the secret of his supremacy on Rockhaven.

Another point — he had always believed and practised the sterling rule of "paying scot and lot as you go." While Jess forgot injuries, he always remembered favors. If an unwashed, uncombed, and even unnamed child brought him but a sea-shell, Jess never failed to reward the act. And so on, upward, to each and all he returned all favors, paid all debts, and rewarded all kindnesses. And how they trusted him! A fisher lad, saving up for a new suit of clothes or a boat of his own, would, before starting on a trip, leave his money with Jess for safe keeping. The owner of a smack or schooner, ready for another cruise, would ask Jess to take charge of the quintals and kits of fish just landed, sell them to best advantage, and hold the proceeds till he returned, or longer. Not only was Jess selling agent for most of them, but the safe in his store was a bank of deposit for them also. What he did not keep to supply their needs, they told him to get without bargaining, sure it would be what they wanted, and at right, or lowest price.

And this trust was mutual.

"If I ain't here, help yourselves," while not a sign over his door, was understood by all to be the rule; and every one in the island, from a child wanting a stick of candy to the skipper needing a dozen suits of oilers, followed it.

Jess had habits, and one was to devote all the time his dearly loved niece, Mona Hutton, claimed to her amusement; and when she asked that he accompany her flower or shell hunting of a summer afternoon, the store could run itself for all that he cared.

It may be surmised that children exposed to the temptation of candy, oranges, and nuts in his store, would pilfer, and some did; but that did not annoy him.

"Hookin' things allus carries its own whip," he would say, "an' if they wanten try it, let 'em. It's bound to be found out, one way or 'nother, and when I've shamed 'em once or twice, they'll larn it's cheaper to ask for 'em."

Children were seldom refused in his store, for he was like a boy baiting squirrels with nuts in his desire to lure children there.

They were his chief solace and companions by day, for he kept bachelor's hall over his store, and to have a crowd of them around was the company he best enjoyed.

And what a godsend and wellspring of delight Jess and his store were to all Rockhaven's progeny. In summer they came in barefooted bunches, even to the toddlers who could scarce lisp their own names. They played hide-and-seek behind his barrels and beneath his counter; they hid in empty boxes and under piles of old sails in his back room. They littered his piazza with crabs, starfish, long strips of kelpie and shells, they had gathered among the rocks and on the beach, and left the few poor toys and rag babies they possessed there. They ran riot over him and his store; and as a climax to the happy after-school hour, Jess would produce his old fiddle, and if there is any music that will reach a child's heart, it is that.

And while Jess played they leaped, danced, crowed, and shouted as insanely happy children will. To him it was also supreme delight.

To them he was a perpetual Santa Claus, a wonder among men, a father bountiful, whose welcome never failed, whose smile was always cordial, and whose love seemed limitless. And they would obey a shake of his head even. And when the frolic had lasted long enough and he said, "Run home now," off they scampered. It is small wonder Jess Hutton was chief man of Rockhaven.

But Jess had a vein of satire as well as philosophy.

"It's human natur," he would say, "for all on us to think our own children's brighter'n our neighbor's, an' our own joys and sorrers o' more account, and 'specially our aches and pains, 'n' them we never get tired o' tellin' 'bout.

"There was the Widder Bunker, fer instance; she had a heap o' trouble and the only comfort she got was tellin' on't. She had rumatiz 'n' biles 'n' janders 'n' liver complaint, ever since she was left a widder, an' all she could talk 'bout was what ailed her an' how long it had lasted an' what the symptoms were an' what she was doin' fer 'em. She'd run on fer hours 'bout all her ailin's till folks 'ud go off 'n' leave her. She got so daft on this subject, finally, everybody'd run fer safety and hide when they saw her comin'. She used ter talk in meetin' onct in a while, 'n' arter a spell her aches got sorter mixed up with her religion, an' as nobody else 'ud listen to her 'bout 'em, the first we knowed, she 'gan tellin' the Lord how her asmer bothered her and how her rumatiz acted. She enjied it so much, an' the Lord seemed to listen so well, she kept at it over an hour, until the parson had to ask her to quit.

"It was sorter rough on the widder, an' as I told the parson arterward, it really wa'n't any wuss fer the Lord to hev to listen to her bodily aches and pains

than the spiritual ones the rest allus told him 'bout; 'sides it gin a spice o' variety ter the meetin'.

"But he said her tellin' the Lord how she'd hump herself to get breath, and how the rumatiz had started in her big toe and skipped from one jint to 'tother, 'ud set the boys in the back seats to titterin' 'n' break up the meetin'.

"I allus felt sorry for the Widder Bunker, fer she had considerable hair on her upper lip an' a hair mole on her chin, 'sides bein' poorer'n a church mouse, an' sich unfortunate critters hez to take back seats at the Lord's table."

CHAPTER VI

THE BUD OF A ROMANCE

THE little steamer *Rockhaven* was but a speck on the southern horizon, the fishermen that had earlier spread their wings were still in sight that June morning, and Jess Hutton, having swept his store, sat tilted back in an arm-chair on his piazza, smoking while he watched the white sails to the eastward, when a tall, well-formed, and city-garbed young man approached.

"My name's Hardy," he said, smiling as his brown eyes took in Jess and his surroundings at a glance, "and I represent Weston & Hill and have come to open and manage the quarry they own here. You are Mr. Hutton, I believe?"

Jess rose and extended a brown and wrinkled hand. "That's my name," he said, "'n' I'm glad ter see ye. But ter tell ye the truth, I never 'spected ter. It's been most a year now since yer boss landed here and bought my ledge o' stun, and I've made up my mind he did it jist fer fun, 'n' havin' money ter throw

'way. Hev a cheer, won't ye?" And stepping inside he brought one out.

Winn seated himself, and glancing down at the row of small, brown houses and sheds that fringed the harbor shore below them, and then across to where the ledge of granite faced them, replied, "Oh, Mr. Weston is not the man to throw away money, but it takes time to organize a company and get ready to operate a quarry;" and pausing to draw from an inside pocket a red pocketbook, and extracting a crisp bit of paper, he added, "the first duty, Mr. Hutton, is to pay the balance due you, and here is a check to cover it."

Jess eyed it curiously.

"It's good, I guess," he said as he looked it over, "but out here we don't use checks; it's money down or no trade."

Then without more words he arose, and limping a little as he entered the store, handed Winn a long, yellow envelope. "Here's the deed; an' the quarry's yourn, an' ye kin begin blasting soon's ye like."

"I cannot do anything for a few days," replied Winn, "for the tools and machinery have not yet arrived, and in the meantime I must look about and hire some men. In this matter I must ask you to

aid me, and in fact, I must ask your help in many ways."

"I'll do what I kin," answered Jess, "an' it won't be hard ter git men. Most on 'em here ain't doin' more'n keepin' soul an' body together fishin' an'll jump at the chance o' airnin' fair wages quar-ryin'."

"Where did yer put up, if I may ask? I heerd last night a stranger had fetched in on the steamer."

"I found lodging with a Mrs. Moore," answered Winn; "the boat's skipper showed me where she lived; and now, if you will be good enough, I would like to have you show me the quarry and then I will look around for men to work it."

"Ye don't come here cac'latin' to waste much time," observed Jess, smiling, "but as fer hirin' men, ye best let me do it."

"I should be grateful if you will," answered Winn, "I feel I must ask you to aid me in many ways. What we want," he continued, having in mind his instructions, "is to establish a permanent and paying industry here, and enlist the interest of those who have means to invest. We want to make it a sort of coöperative business, as it were."

"I don't quite ketch yer drift," replied Jess.

"I mean," responded Winn, "that we want to make this a home industry, and to get all those here who have means to take stock in it and share in the profits."

Jess made no immediate answer, evidently thinking. "Wal, we'll see 'bout that bimeby," he said finally. "It's a matter as won't do ter hurry. Folks here are mighty keerful, 'n' none on 'em's likely ter do much bakin' till their oven's hot. 'Sides, there ain't many as own more'n the roof that shelters 'em, and not overwell shingled, at that. Money's skeercer'n hen's teeth here, Mr. Hardy."

"I shall be guided by your opinion," answered Winn, realizing the truth of what Jess had said, "and we will let that matter rest for the present. Now if you will show me the quarry, I will look it over and let you see what can be done in the way of getting men to work it. Whatever you do for us we shall insist on paying you for."

"Queer old fellow," mused Winn to himself two hours later, after he had parted from Jess, "but I doubt if he buys much of this quarry stock." It is likely that surmise would have been a positive certainty if Jess Hutton, with horse sense as hard as this granite ledge and wits as keen as the briars that grew on top of it, had known that the quarry he had sold

for two thousand dollars and considered it well paid for, was the sole basis for a stock company capitalized at one million dollars. But he did not, and neither does many another blind fool who buys "gilt-edged" stock in gold mines, oil wells, and schemes of all sorts, know that his investment rests on as insecure and trifling a basis; for the world is full of sharpers who continually set traps for the unwary and always catch them, and, although their name is legion, their dupes are as the sands of the sea.

But of Winn Hardy, who had come to Rockhaven, as he honestly believed and felt, to carry out a legitimate business enterprise, it must not be thought that he for one moment understood the deep-laid schemes of J. Malcolm Weston, for he did not. While the ratio of value between the capitalization of the Rockhaven Granite Company and the original cost of the quarry seemed absurd, it did not follow but that Weston & Hill might not intend actually to put capital into it sufficient to warrant such an issue of stock. All of which would go to show that Winn Hardy had not as yet entirely escaped the trammels of his inherited honesty and bringing up, which insensibly led him to judge others by himself.

And that afternoon, having nothing to do, and curious to explore this rock-ribbed island that was

like to be his home for some months, he started out on a tour of exploration. First he followed the seldom-used road that connects the two villages, up to Northaven, and looked that over. There was a little green in the centre where stood the small church, and grouped about, a dozen or two houses and two or three stores, while back of this, and below an arm of the harbor, it narrowed down to where the roadway crossed it. Beside this stood an old stone mill, or what was once the walls of one, for the roof was gone. He examined it carefully, peering into its ghostly interior and down to where the ebb tide had left its base walls bare. To this, and to the piles that had once held the tide gates, were clinging masses of black mussels, with here and there a pink starfish nestled among them. Then, following this arm of the sea until it ended, he crossed a half mile of billowing ledges of rock between which were grass-grown and bush-choked dingles, and came to the ocean. Then, following the coast line as well as possible, owing to the jutting cliffs, he reached a deep inlet with almost precipitous sides, and, turning inland, found its banks ended in a dense thicket of spruce.

Through this wound a well-defined path, shadowy beneath the canopy of evergreen boughs, and velvety with fallen needles. Following this a little way, he

came to an opening view of the ocean once more. The day was wondrously fair, the blue water all about barely rippled by a gentle breeze, while here and there and far to seaward gleamed the white sails of coasters. Below him, where the rock-walled gorge broadened to meet the ocean, the undulating ground swells leisurely tossed the rockweed and brown kelpie upward, as they swept over the sloping rocks. For a few moments he stood spellbound by the silent and solemn grandeur of the limitless ocean view and the colossal pathway to the water's edge below him, and then suddenly there came to his ears the faint sound of a violin. Now low and soft, hardly above the rhythmic pulse of the sea, and again clear and distinct, it seemed to come up out of the rocks ahead, a strange, weird, ghostly harmony that, mingling with the whisper of the distant wave-wash, sounded exquisitely sweet.

Breathless with astonishment now, he crept forward slowly, step by step, until at the head of this deep chasm, and down beneath him, he heard the well-recognized strains of "Annie Laurie" played by invisible hands.

The sun was low in the west, the sea an unruffled mirror, the coast line a fretwork of foam fringe where the ground swells met it, and above its mur-

mur, trilling and quivering in the still air, came that old, old strain: —

“ And for bonnie Annie Laurie
I'd lay me doon and dee,”

repeated again and again, until Winn, enraptured, spellbound, moving not a finger but listening ever, heard it no more. Then presently, as watching and wondering still whence and from whose hand had come this almost uncanny music, he saw, deep down amid the tangle of rocks below him, a slight, girlish figure emerge, with a dark green bag clasped tenderly under one arm, and slowly pick her way up the sides of the defile and disappear toward the village.

CHAPTER VII

SUNDAY ON ROCKHAVEN

For a few days Winn Hardy was so occupied with the cares of his new position that he thought of little else. It was a pleasing freedom, for never before had he known what it was to be his own master; but now the hiring of men and directing operations gave him a sense of power and responsibility that was exhilarating.

Jess Hutton aided him in many ways and, in fact, seemed anxious to assist in this new enterprise that was likely to be of material benefit to Rockhaven. Winn wisely let the stock matter rest, feeling that a practical demonstration of the Rockhaven Granite Company's enterprise and intentions would in due time establish confidence.

He wondered many times who the girl was that had hid herself in that weird cluster of rocks to play the violin, and marvelled that any maid, born and reared amid the half-starved residents of Rockhaven, should even have that laudable ambition; but he

asked no questions. In a way, the romance of it also kept him from inquiries. "I will bide my time," he thought, "and some day I will go over and surprise this maid of the gorge."

He had noticed a rather immaturely formed girl with dark, lustrous eyes once or twice in the dooryard of a little white house in the same lane where he had found lodgment, and had met her once on the village street and half surmised she might be this mysterious violinist. He gave little thought to it, however, for his new position and the open path to success and possible riches that seemed before him was enough to put cave-seeking maids, however charming, out of his mind. Then, too, he had not quite recovered from Ethel Sherman.

When Sunday came, a new, and in a way pleasurable, experience came with it. His landlady, Mrs. Moore, a widow whose two sons were away on a long fishing voyage, and who seemed so afraid of her solitary boarder as to no more than ask if he wanted this or that during his lonely meals, now appeared to gain courage with the advent of the Lord's day.

"I'd be pleased, sir," she said humbly, "if ye'd attend service with me at the meetin'-house this morning."

And though Winn had planned to turn his back on

the coop-like houses that composed the town, and take a long stroll over the island, there was such an appealing hope in this good woman's invitation that he could not resist it, and at once consented to attend "sarvice" with her. And he was not sorry he did, for when the little bell began calling the piously inclined together, and he issued forth with Mrs. Moore, who was dressed in a shiny black silk and a "bunnit" the like of which his grandmother used to wear, and looking both proud and pleased, he felt it a pleasant duty. On the way to the small brown church which stood just beyond the steamer landing and at the foot of a sloping hill dotted thick with tombstones, he felt that he was the observed of all observers, and when seated in Mrs. Moore's pew, cushioned with faded green rep, whichever way he looked some one was peeping curiously at him. In a way it made him feel unpleasant, and he wondered if his necktie was awry; then as he looked around at the worn and out-of-date garb of the few men and almost grotesque raiment of the women and girls, what Jess had said of the people recurred to him in a forcible way. The usual service that followed, similar in kind to any country church, was interesting to Winn mainly because it recalled his boyhood days. When the minister, a thin, gray-haired man, began

his sermon, Winn grew curious. He was accustomed to pulpit oratory of a high class, and wondered now what manner of discourse was like to emanate from this humble desk. The text was the old and time-worn "The Lord will provide," that has instilled courage and hope into millions of despondent hearts, and now used once more to encourage this little band of simple worshippers. The preacher made no new deductions, in fact, seemed to, as usual, lay stress upon the need of faith that the Lord would provide, come what might. To this end he quoted freely from Scripture, and Winn was beginning to lose interest and look around the bare and smoky walls and out of one window that commanded a view of the rippled harbor, when suddenly his attention was arrested by a direct reference to himself, or rather, his errand to Rockhaven. "We have," asserted the minister, in slow and solemn voice, "a certain and sure proof that the Lord watches over and cares for us, and that we on this lonely island, striving to live righteously, are not forgotten by Him. Our acres fit to till are few and lack fertility; our winters dreary and full of the menace of storm and shipwreck to those who must pursue their calling abroad; and yet it seems that He who holds the waters in the hollow of His hand, realizing our needs, has turned the minds of moneyed men

toward our barren home, and through them blessed us with a new source of livelihood. Through them heretofore worthless ledges of granite are to be reared into dwellings, or perhaps churches in the great city. It is to me a certain and signal proof that the good Lord watches over us here, as well as over others who dwell in more favored spots, and that we have a new and greater cause for thankfulness. Many times we have repined at our hard lot, at our scanty stores of sustenance and the bitterness of poverty; many times, too, some of us have felt the burden of our lives hard to bear, and almost doubted the good Lord's watchfulness and care over all who believe in His word. It is this lack of faith, and this lesson of His goodness, even unto us, that I wish to impress upon your minds to-day, for, although we are but poor and humble, illy fed and thinly clad, yet we are not forgotten by Him, the Great Ruler of the Universe."

This peculiar and unusual reference to a mere matter of business and Winn's mission to Rockhaven did not end his discourse, but it kept that young man's attention away from all else until the minister closed and bowed his head in prayer, and, when the inevitable and long-handled collection box was passed, Winn felt he must, perforce, contribute liberally, which he did.

When the congregation was dismissed and he and Mrs. Moore reached the porch, there was Jess with two ladies, one elderly, and the girl Winn had noticed in Rock Lane, seemingly awaiting him. An introduction to Mrs. and Miss Hutton followed, and then all five walked homeward together.

It is said that trifles determine our course in life, that, like chips floating down the stream, we are moved hither and yon by imperceptible forces. If it is so with one, it is with all, and was so with the people of Rockhaven, and their estimate and subsequent opinion of Winn Hardy. He attended that poor little church that day out of kindly regard for Mrs. Moore's wishes, he listened patiently to services and the sermon, only a few sentences of which interested him, and, of course, conducted himself as any well-behaved and well-bred young man would. And yet that trivial act was the starting-point in the good will and confidence of those people, the worth of which he realized not at all then and never fully until long afterward.

Neither was he entitled to special credit for his self-sacrifice, except it be that his desire to please that worthy matron, Mrs. Moore, overcame his selfishness. But whether or not, it led to immediate, though minor reward, for late that afternoon, and upon his return

from a short stroll over Norse Hill, he found her on the porch of the white cottage next to her home, chatting with the two ladies he met at church, and he was invited to join them. How cordially the two elderly ladies endeavored to interest him and what a soft witchery the dark eyes of the younger one held for him need not be enlarged upon. It mattered not that Mrs. Moore and Mrs. Hutton were neither cultured nor fashionable; they were at least sincere in their enjoyment of his society and meant what they uttered, which is more than can be said of many women of position. He learned that the girl's name was Mona, that she had never been away from the island, and, as might be expected, was somewhat bashful and a little afraid of him. He had a mind to ask her if she played the violin, but a romantic desire to surprise her, or whoever the mysterious violinist was, restrained him.

The stars were out, a perfect quietude had fallen upon the little village, and only the ceaseless murmur of the near-by ocean whispered in the still air, when Mrs. Moore arose to go, and, much against his will, Winn felt compelled to follow.

In his room he smoked for an hour in solitude, buoyant with hope for his own future, amply satisfied with the business and social progress he had so far

made, and mentally contrasting the life he had left behind him with the new one he had entered upon; and into these meditations, it must be stated, came the faces of Ethel Sherman and Mona Hutton.

And so ended Winn's first Sunday on Rockhaven.

CHAPTER VIII

THE HAND OF FATE

FOR a few days Winn Hardy was the busiest man on Rockhaven. What with setting up the steam drill that had been sent him, finding a man to work it, adjusting the derricks, and laying out work for the dozen men Jess had secured, he had no more time than occasionally to think of who the mysterious violin-playing maid might be. He arose early, worked late, and evenings wrote his firm a detailed statement of his progress, or discussed matters with Jess at the store. By tacit consent that had become a sort of office for the Rockhaven Granite Company, and evening lounging place for not only the men who were at work for Winn, but others interested in the new enterprise, and, in fact, all who were not away on fishing trips.

Here, also, Winn met the Rev. Jason Bush, a worthy, if attenuated, parson and pedagogue, who had so astonished Winn that first Sunday and who seemed more interested than any one else in the quarry. It

was all the more pleasant experience to Winn, thus to feel that he was bringing a business blessing to these hard-working and needy people, and the barometer of his hopes and spirits was at top notch when Friday came and with it funds from the firm to pay the men. He felt, indeed, that his mission was bearing excellent fruit.

Then, too, he received a letter of praise from his employers, congratulating him on the progress he was making, and reminding him that, as soon as advisable, he should endeavor to interest those who had means and induce them to invest in Rockhaven stock. It was all right, of course, and a part of his mission there; and Winn, guileless of the cloven hoof hidden beneath it, assured himself that he must carry out their wishes as soon as possible.

It was while speculating on this part of his duty the next afternoon, and wondering who except Jess was likely to have money to invest in this stock, that he felt an unaccountable impulse to visit the gorge again and at once. It was as if some invisible voice was calling him and must be answered, and yet he could not explain what it was and how his thought, at that particular moment, had turned to this spot. He was not a believer in fate; he was just an ambitious and practical young man, with good common sense

and wholesome ideas, and though a little embittered by the treatment he had received at the hands of Ethel Sherman and not likely to fall in love easily with another girl, yet he was the last person who would admit that fate was playing, or would play, any part in his movements, as it did; and more than that, it led him that balmy June afternoon, when the sea and sky were in perfect accord, to the gorge and to the very spot where, ten days before, he had been mystified. And now he was more so, for not only did he hear the same low, sweet strains mingling with the ocean's murmur, but he began to realize that some invisible influence, quite beyond his understanding, had brought him hither. What it was he could not tell, or where, or from whence it came, only that he felt it and obeyed.

And so forcibly did this uncanny sense of helplessness oppress him, that the weird strains of music, issuing from the rocks below, seemed ten times more so. For one instant he could not help feeling almost scared, and thought it well to pinch himself to see if he were awake, and the music and his presence there not a dream. Then he sat down. Surely, if it were a dream, it was a most exquisite one, for away to the eastward and all around, a half-circle, the boundless ocean, with here and there a white-winged vessel, and

white-created waves flashing in the sunlight, lay before; while beneath him and sloping V-shaped a hundred feet below, and to where the billows leaped over the weed-clad rocks, lay this chasm. Back of him, and casting their conical shadows over the chaos of boulders in the gorge, was a thicket of spruce, and to add a touch of heaven to this desolate but grand vision, the faint whisper of music mingling with the monotone of the waves and the sighing of winds in the spruces.

And then the wonder of it all, and what a romantic and singular fancy of this fisher maid to thus hide herself where only the mermaids of old might have come to sing sad ditties while they combed their sea-green tresses. That it was Mona Hutton he felt almost certain, and his first impulse was to descend into the chasm at once and surprise her. Then he thought, if perchance it were not, would that be the act of a gentleman? Doubtless whoever it was had come there to find seclusion, and for him to thus intrude would certainly be rude. The next thought, and the one he acted upon, was to go back a little of the way he came, hide himself, and, when she appeared, advance to meet her. The way to the village was over a rounded hill a full mile in length, with scattered clusters of bayberry bushes between. Back over this a hundred

rods Winn retreated, and not thinking how his presence there would affect this unknown girl, hid himself behind a rock. He had not long to wait, and soon saw the same lithe figure, and under her arm the same bundle, emerge from the gorge, and, as she advanced rapidly, saw that it was Mona. Still unthinking, he stepped out into view and forward to meet her. In one instant he saw her halt turn back a step, then around, facing him, and stand still; and as he neared her and she saw who it was, she sank to the earth. Then, as he reached her side and saw her, half reclining against a small ledge, and looking up at him, her face and lips ashen white, he realized for the first time what a foolish thing he had done.

"I beg your pardon, Miss Hutton," he said earnestly, and removing his hat on the instant, "I see that I have scared you half to death and I am sorry; I didn't mean to."

And as she sat up, still looking at him with pitiful eyes, a realizing sense of his own idiotic action came to him, and he told her, a little incoherently, perhaps, but truthfully how he had come there both days, and for what reason.

Frankness is said to be a virtue, and in this case it was more, for it saved the reputation of Winn Hardy

as a man of honor and a gentleman, in the eyes of Mona Hutton.

"Yes, I was frightened," she said at last, in response to his repeated plea for forgiveness, after he had told her his story, "and I almost fainted. It is foolish of me to go there, I know, for mother has told me it is not safe."

Then as she picked up the green bag that had fallen at her feet and started to rise once more, Winn's wits came to his rescue, and in an instant he grasped her hand and arm and almost lifted her to her feet.

"I shall never forgive myself for this day's stupidity," he said, "but I have wondered a hundred times since that day who on earth it could be that hid herself in that forbidding spot. I heard you play only one air then, and that the sweetest ever composed by mortal man. I have heard it many, many times, but never once when it reached my heart as it did that day. What blind intuition brought me here I cannot say; but some impulse did, and if you will believe what I say and that your playing has wrought a spell over me, I shall be grateful."

To simple and utterly unsophisticated Mona Hutton words like these were as new as life to a babe, and while she could not and did not believe he meant them all, as uttered, nevertheless they were sweet to

her. It is likely, also, they were colored by the plight Winn found himself in and his desire to set himself right in the eyes of Mona.

"I do not know why it is," she responded, "but when I go there I seem to enjoy my practice better, and then I feel that no one can hear me. Mother says that no one will ever want to," she added naively.

Winn smiled.

"But I want to," he said, "I want to go there with you some day and hear you play 'Annie Laurie' again; will you let me?"

"I won't promise," she replied, and perhaps mindful of her mother's opinion added: "Mother doesn't approve of my playing a fiddle. She says it's not graceful."

This time Winn laughed. "I don't believe you could do anything and not be graceful," he said. "As for that, I have seen Camilla Urso playing one before an audience of thousands, and no one thought her ungraceful."

"Who is Camilla Urso?" asked Mona.

"She was a wonderful violinist," answered Winn, "and charmed the whole world, years ago. If you will let me come to this spot with you, I will tell you all about her."

Mona turned her face away.

"I don't go there very often," she replied evasively; "and if you have heard such wonderful playing, I wouldn't dare let you hear me. I don't know anything except what Uncle Jess has taught me." Then as she started onward she added, "You must ask him to play for you some time; he knows how."

"But it is you I want to hear," Winn asserted, and then, as an intuition came to him, he added: "I think it best you go on home alone, Miss Hutton; it might cause comment if we go on together. I passed a most delightful hour with you and your mother last Sunday evening, and, with your permission, I shall repeat it."

And then, having delivered this polite speech, so utterly unlike what Mona was accustomed to hear, he raised his hat and turned away.

On the brink of the gorge he halted, and, turning again, watched her rapidly nearing the top of the hill. Reaching its crest, she faced about and looked back.

CHAPTER IX

A FRIENDLY HAND

THE suggestion Jess had made regarding the scarcity of money on Rockhaven was plainly evident to Winn, now that he had become acquainted. It made him feel that his firm's enterprise was almost a godsend to the island, and that first Saturday night when his men gathered, as requested, at Jess Hutton's store, and secured their pay, Winn, who in his time had also felt the need of more money, found it a keen pleasure to pay these needy men their earnings. When they had departed and he and Jess were alone, the worthy man who seemed to feel a share of the general satisfaction, beamed with good nature.

"Money makes the mar' go," he said, "an', as the Irishman said, 'it's swate Saturday night and sour Monday morning.' Ye've made a fine start, Mr. Hardy, an' if things go well an' this 'ere company o' yours don't hust up, ye'll cum pretty near bein' the hull thing here. There's an old saying here that 'It's

time to dry fish when the sun shines,' an' now with your sun shinin' it's purty good wisdom for ye to dry all the fish ye kin. Things are onsartin in this world, an' there's no tellin' when a sunny day's comin'. I'm goin' ter help yer all I kin, an' out o' good will toward ye, 'n' hope things'll turn out all right. I'm sartin it won't be yer fault if they don't."

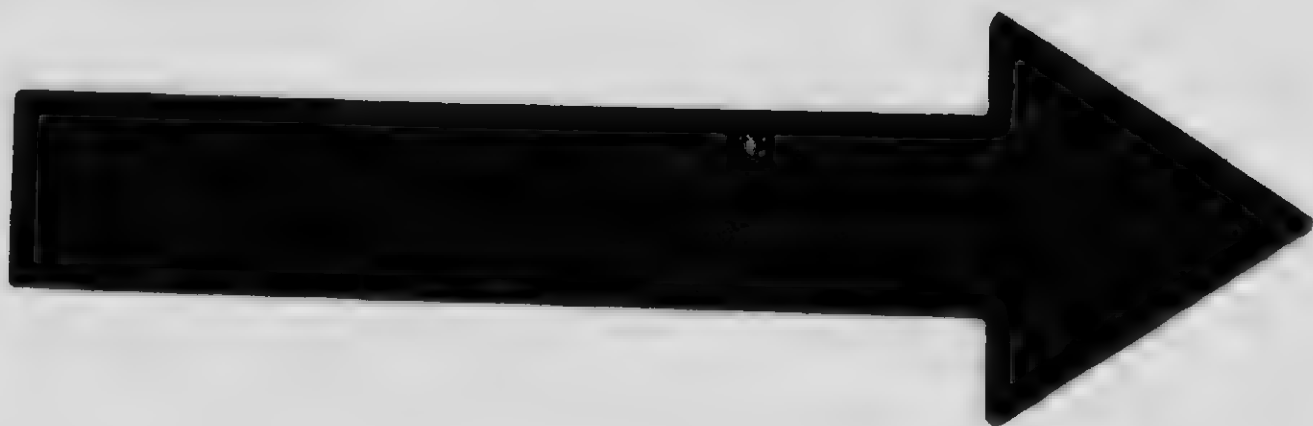
"I'm glad to feel I've won your confidence, Mr. Hutton," answered Winn, "and I feel sure there is no need of fearing any collapse of this company. They are reputable business men, and have ample means; granite is in good demand in the city, and certainly they would not have invested in the quarry and set out to develop it, unless it was to make money."

"Wal, mebbe," answered Jess, after a long pause, "an' I'm goin' to think so. Distrustin' don't help matters, an' for the sake o' those men who hev gone home happy to-night, I hope things'll turn out as ye 'spect."

Winn looked depressed, and for reason. To have the one man in Rockhaven whose confidence he valued most express a word of distrust hurt.

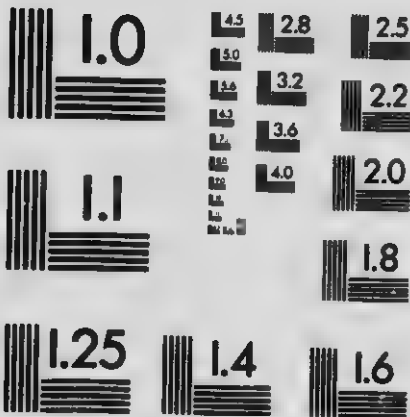
"Oh, I ain't doubtin' you a mite," continued Jess, "an' no reason to mistrust yer conzarn, only I've had squalls hit me when least 'spectin' 'em, 'n' so got into

the habit o' watchin' out fer 'em. It's jist as well in this world, 'n' then ye ain't quite so likely to be caught nappin'. Now t'other day ye mentioned the matter o' sellin' stock to us folks here, an' that is all right, only it sorter 'curred to me if this consarn o' yourn 'spected to make money quarryin' here, thar wa'n't no real reason why they should want ter divide it with us folks, which is what sellin' us stock 'mounts to in the end, an' as old Cap'n Doty would say, 'hence my 'spicions.' I've hed a good many ups 'n' downs in this world," he continued, in a philosophic tone, "an' while I allus try to look on the bright side o' trouble, an' when it comes am glad 'tain't any wuss, I've larned to be keerful — mighty keerful. Human natur's slippery stuff, an' money a dum sight more so, an' every storeman allus puts the best apples on top o' the basket. I've bought and paid for a mighty lot o' 'sperience 'bout mankind, an' all I've got to show for most on't is the 'sperience. I've picked up a little money, too, 'tween times, but the only reason I hev, was 'cause I got sight on't 'fore the other feller did. I like you, Mr. Hardy, fust-rate, on so short acquaintance, an' know yer honest 'n' all right, but the side-whiskered feller who blew in here last summer 'n' bought this yer quarry offhand — wal, I mean no disrespect to yer firm, but in my



MICROCOPY RESOLUTION TEST CHART

(ANSI and ISO TEST CHART No. 2)



APPLIED IMAGE Inc

1653 East Main Street
Rochester, New York 14609 USA
(716) 482-0300 - Phone
(716) 288-5989 - Fax

humble 'pinion he'd bear watchin'. Now I'm goin' ter stand by ye in this matter 'n' do all I ken to help you make a go on't, an' if ye'll trust me all the time, ye won't regret it."

It was a pleasant assurance, but the cloud on Winn's face remained. He had from the outset hoped to interest this old man, who he realized held the key of Rockhaven, as it were, and whose opinion of his mission there, and the merits of Rockhaven stock as an investment, would without doubt be accepted by others as final. His own belief in it was optimistic, and beyond that it meant to him a success in business and an avenue to prosperity that included all wealth meant to any one. So far in life he had been but a mere menial, a poorly paid drudge, a slave to so many hours a day. Now he was at once elevated to the management of men and money, and assumed that it would be to his credit and necessary that he interest the people and induce them to invest their money. For these reasons the lack of confidence on Jess Hutton's part meant discouragement.

"Ye mustn't mind my notions," Jess said at last, reading Winn's face; "I mean to help ye, 'n' I will, only as I said I'm a leetle skeery o' yer consarn. Ef things go on right fer a spell, I most likely'll feel different. I've got pinched in schemes afore, an' grown

cautious. Faith, ez the parson says, is a mustard seed 'n' needs time to sprout. We'll watch thet air mustard seed o' yourn, 'n' gin it time ter sprout. Now, to sorter drive away your blues an' mine, I'm goin' to fiddle a spell; ye won't mind, will ye?"

"I should be delighted," answered Winn, with sudden eagerness, "I have heard you were an expert with a violin. Mr. Weston said you were." He did not deem it wise just then to say who else had stated that fact.

Without further comment, Jess brought out his violin.

"Fiddlin's to me," he said, as he turned it up, "a good deal ez licker used to be to old Bill Atlas, a cure-all fer everything from death to the toothache. Bill was quite a case in his day, an' said licker was made fer the purpose o' drownin' sorrow. He drowned his purty stiddy in't anyhow, an' finally was driv' to his death by the tremens."

Then he began and fiddled away for an hour, his eyes closed, his kindly face glowing with the pleasure of his own art, and one foot keeping time on the floor. And, to Winn's surprise, his selections were all of Scotch origin, and the liveliest of those best of all harmonies. From one to another he skipped, a medley of those old tunes that have lived as no other

nation's music ever did or ever will live, because none other has quite the same life and soul.

And Winn, listening as that quaint old man fiddled away, forgot his troubles, carried to fair Scotland's banks and braes, where Wallace bled, Prince Charlie fought, and Bonnie Dundee rallied his henchmen to give battle, and, too, Winn heard the love plaint of many a Scotch lad and lassie, centuries old, and yet reaching his heart as they always did and always will all human kind. And as, entranced, he lived once more in the olden days of chivalry and love faithful unto death, he thought of Mona and how she had touched the same chord in his heart only a few hours before.

And when Jess had tired of his pastime, and Winn, on his way to his solitary room in Rock Lane, passed the white cottage next to it, he halted a moment, wondering if Mona was asleep, or if not, was she thinking of him.

For such is man, and so do the rose petals of love first uncloze.

ne

id-

ot-

ce

h-

ve

d,

l-

e

e

w

a

,

l

-

;



MONA.

CHAPTER X

MONA HUTTON

MONA HUTTON was, as Winn instinctively felt that Sunday when he first glanced into her well-like eyes, a girl but little akin to her surroundings — a child of the island, full of strange moods and fancies, sombre as the thickets of spruce that grew dense and dark between the ledges of granite, and solemn as the unceasing boom of ocean billows below its cliffs. Even as a barefoot schoolgirl she had found the sea an enticing playmate, and to watch its white-crested waves lifting the rockweed and brown kelpie, as they swept over the rocks and into the gorges and fissures, was of more interest than her schoolmates. She would hide between the ledges and watch the sea-gulls sailing over them for hours, build playhouses in out-of-the-way spots with lone contentment, filling them with shells, starfish, and crabs, dig wells in the sandy margin of the harbor, and catch minnows to put in them. She loved to watch the fishing boats sailing away, the coasters pass the island, the current sweep-

ing in and out beneath the old tide mill, and as she grew up and gained in courage roamed over the entire island at will. The Devil's Oven, out of sight and sound of everybody, became a charming spot for her; and here she would sit for hours watching the waves leap into the gorge and wondering why they never sounded twice alike. And so on, as she developed, she absorbed the mood of the ocean, its grandeur shaped her thoughts, its mystery tinged her emotion, and its solemnity, like the voice of eternity, gave expression to her eyes.

Companions of her own age she had none, leaving them to play as they chose while she sought solitude, and found contentment on the lonely shores. Uncle Jess only was akin to her, and if she could lead him away as playmate, then was she happy.

And so she grew up.

With only a limited education, such as the island schools afforded, a scant knowledge of books, since but few ever reached Rockhaven, a love of music that amounted to a passion, no knowledge of the world except that gleaned from Uncle Jess, a deep religious feeling, partially shaped by the "Hardshell" Baptist teachings of the Rev. Jason Bush, and more by the ocean billows that forever thundered against the island shores, she was at twenty a girl to be pitied

by those capable of understanding her nature or realizing how incompatible to it was her environment. Of music she knew but little, and that taught her by the genial old soul who, since her babyhood, had been father, uncle, and companion. His constant assistance had been hers through her pinafore days at school; his genial philosophy and keen insight into human impulse had done more to develop her mind afterward than the three R's she mastered there. His gentle hand had taught her the scales on his old brown fiddle, and now that she had reached that mystic line where girlhood ends and womanhood begins, her future was of more concern to him than all else in his life. That she must and would, in the course of human nature, love and marry, he fully expected; that it was like to be a mateship with some of the simple and hard-working fishermen's sons, he expected; and yet, with dread for her far more than any one else, even her mother, he realized that such an alliance would be but a lifelong slavery for Mona. To mate a poetic soul like hers, that heard the voice of eternity in the white-crested billows, the footsteps of angels in the music he drew from his violin, and the whisper of God in the sea winds that murmured through the spruce thickets they visited, as he knew she did, seemed as unnatural as confining one of the

white gulls that circled about the island in a coop with the barnyard fowls.

To Mona herself no thought of this had come. Though the young men with whom as schoolmates she had studied, and who now as fishermen, with ill-smelling garb and sea-tanned hands and faces, often sought her, to none did she give encouragement, and with none found agreeable companionship. What her future might be, and with whom spent, gave her no concern. Each day she lived as it came, helping her mother in the simple home life and the making of their raiment, stealing away occasionally to spend a few hours with Uncle Jess, or in summer to hide herself in the Devil's Oven, and play on the violin he had given her, or practise with him as a teacher. This violin and its playing, it must be stated, had been and was the only bone of contention between Mona and her mother, and just why that mother found it hard to explain, except that it was a man's instrument and not a woman's. Their humble parlor boasted a small cottage organ. "Let Mona learn to play on that," she had said when Jess first began to teach Mona the art of the bowstrings, "it's more graceful for a girl to do that than sawing across a fiddle stuck under her chin." And this matter of grace, so vital to that mother's peace of mind, was

the point of dispute between them. But Uncle Jess sided with Mona, and the mother gave in, for with her, for many potent reasons, the will and wishes of Uncle Jess must not be thwarted, even if wrong. However, the dispute drove Mona and the fiddle out of the house, and when she had finally mastered it (at least in a measure), it stayed out.

In this connection, it may be said, there was also a difference in opinion between Mrs. Hutton and Jess regarding the future of Mona, and though never discussed before her, for obvious reasons, it existed. With Mrs. Hutton the measure of her own life, or what it had been, as well as that of her neighbors, was broad enough for Mona.

"It's going to spoil her," she asserted on one of these occasions, "this getting the idea into her head that those she has been brought up with are not good enough for her. They may not be, but we are here and likely to stay here, and once a girl gets her head full o' high notions and that she's better than the rest, it's all day with her."

"Thar ain't no use interferin'," Jess responded, "whatever notions Mona's got, she's got, an' ye can't change 'em. If she likes the smell o' wild roses better'n fishin' togs, she does; and if she turns up her nose at them as don't think 'nough o' pleasin' her ter

change togs when they come round, I 'gree with her. Wimmin, an' young wimmin 'specially, air notional, an' though most on 'em 'round here has ter work purty hard, it ain't no sign their notions shouldn't be considered. I've stayed in houses whar wimmin wa'n't 'lowed to lift a finger an' had sarvants ter fan 'em when 'twas hot, an' though that ain't no sign Mona'll git it done for her, I hope I'll never live ter see her drudgin' like some on 'em here."

"If you'd had the bringing o' Mona up," Mrs. Hutton had responded rather sharply, "you would a-made a doll baby out o' her, an' only fit to have servants to fan her." At which parting shot, Jess had usually taken to his heels, muttering, "It's a waste o' time argufyin' with a woman."

But Mrs. Hutton was far from being as "sot" in her way as might be inferred, as she always had, and still desired, to rear her only child in the way she considered best, and in accordance with her surroundings. To be a fine lady on Rockhaven, as Mrs. Hutton would put it, was impossible; and unless Mona was likely to be transplanted to another world, as it were, it seemed wisest to keep her from exalted ideas and high-bred tastes. But back of that, and deep in the mother's love, lay the hope of better things for her child than she had known, though how they were to come, and in what way, she could not see.

Mere pebbles of chance shape our destiny, and so it was in the life of Winn Hardy, and the trifle, light as air, that turned his footsteps, was the sound of church bells that Sunday morning in Rockhaven.

Had they not recalled his boyhood, he would have spent the day in roaming over the island as he had planned, instead of accepting Mrs. Moore's invitation to accompany her to church, with the sequence of events that followed. And the one most potent was the accent of cordiality in Mrs. Hutton's neighborly invitation to call. It may be supposed, and naturally, that the expressive eyes of her daughter were the real magnets; but in this case they were not. Instead it was the mother with whom he desired to visit, and when he called that first evening it was with her he held most converse. Out of the medley of subjects they chatted about, and what was said by either, so little is pertinent to this narrative, it need not be quoted. Winn gave a brief account of his early life and more of the latter part, since he had been a resident of the city, together with a full explanation of how the Rockhaven Granite Company was likely to affect the island, and his mission there. This latter recital, he felt, would be a wise stroke of policy, as apt to be repeated by Mrs. Hutton, as in truth it was,

later on. While she was not inquisitive, he found she was keenly interested in the new industry he had established there, and discerning enough to see that, if successful, it would be a great benefit to the island. Winn discovered also that in addition to being a most excellent and devoted mother, she was fairly well posted in current events, had visited relatives on the mainland many times, and in the city once, and was far from being narrow-minded. With Mona, who sat a quiet listener, he exchanged but a few words, and those in connection with the church and social life of the village. In truth, he found her disinclined to say much and apparently afraid of him. His call was brief and not particularly interesting, except that it made him feel a little more at home on the island, and when he rose to go, he received the expected invitation to call again; and when he had reached his room, the only features of the call that remained in his mind were that Mrs. Hutton seemed interested in his mission there, and her daughter had eyes that haunted him.

CHAPTER XI

THE DEVIL'S OVEN

THE time-worn saw that two is company and three a crowd never struck Winn so forcibly as that evening when he called again on Mrs. Hutton. On the first occasion he had only felt interested to make the acquaintance of that excellent lady, who, in many ways, reminded him of his own departed mother; but now it was the daughter. But Mona was shy as before, perhaps more so, and hardly ventured a remark, while the mother was as cordial and chatty as ever. Once Winn came near speaking of the little episode that had occurred the day before, but some quick intuition prevented, and after an hour's visit he bade the two good night and left them.

It was evident Mona had not confided the incident to her mother, and until she had Winn thought it his place to keep silent. He did not know that the girl's secrecy was solely due to fear of a scolding, and that between her mother and herself existed that

foolish, but often dangerous barrier. It was several days after before Winn obtained a suitable chance to speak with Mona alone, and then he met her just coming from the store of Jess Hutton.

"When am I to hear you play again?" he asked pleasantly, "I wanted to ask you the evening I called, but in view of what you said about your mother's dislike of it, decided not to."

"I am glad you did," she replied, coloring a little.

"I am going over to that gorge this afternoon," continued Winn boldly, "and I want you to promise to come and bring your violin. Will you?"

"I won't promise," she replied timidly, and all unconscious that his proposal was not in strict propriety, "I may come, but if I do I shall not dare play before you."

"Oh, I am harmless," he replied lightly, "and if you knew how anxious I am to hear you, you would favor me, I am sure."

And that afternoon Winn betook himself once more to what was now likely to be a trysting place, only instead of going directly, the way Mona would naturally, over Norse Hill, he walked a mile extra around through Northaven. And this to protect the good name of a girl with a face like a marguerite and eyes like deep waters.

She was not there when he arrived, and in truth Mona was having a hard struggle to decide whether to go or not, for this man, with earnest brown eyes, blond mustache, stylish garb, ways and manners so utterly unlike any that had come under her ken, was one to awe her.

Then, would it be right, and what would her mother and Uncle Jess, and all the good people of Rockhaven, say if it were known she met him thus? For Mona, wise as only Rockhaven was, and pure as the flowers her face resembled, was yet conscious what evil tongues might say, and dreaded lest they be set wagging.

But a lurking impulse, first implanted in Mother Eve's heart, and budding in Mona's since the hour she saw Winn's kindly eyes looking down into her own, won the day, and taking her dearly-loved, old, brown fiddle and bow safe in their green bag, she walked rapidly to the edge of the gorge, with throbbing heart and flushed face.

Winn was there waiting, as full well she knew he would be, lazily puffing a cigar while he leaned against a sloping bank and watched the ocean below. When he saw Mona he threw the weed away and sprung to his feet.

"I'm very glad you came, Miss Hutton," he said,

raising his hat, "yet I did not dare hope you would," and then extending one hand to take the bag and the other to assist her, he added, "It's a risky place to come down into, and you had best let me assist you."

"I'll go first," she replied quickly, "for I know the way and can go alone, and you can follow me."

And follow her he had to, but not easily, for with steps as fearless and leaps as graceful as an antelope, she led the way down into the chaos of boulders and then up through them, until she paused in a sheltering embrasure.

When Winn reached her side he was out of breath, and as he handed her the bag and looked about, he was almost speechless at the wild, rocky grandeur of the spot. And well he might be, for seldom had he seen one like it. He had looked down into the gorge from above, but now he was in a half-circular, wide-open cave the size of a small room, far below where he had stood, and looking out upon cliff-like walls down to where the ocean waves were beating.

"And so this is the Devil's Oven," he said when he had looked all about, and finally at Mona seated upon a jutting ledge and watching him. "I think it a shame to have given such a hideous name to a place so grand and picturesque. Rather should it have been called the Mermaid's Grotto. I dislike

this idea of naming all the beautiful bits of natural scenery after his satanship. It's not fair." Then seating himself as far away from Mona as possible he added gently, "Now, Miss Hutton, I am ready for my treat. Please don't think or feel that I am here, but play to yourself and for yourself, just as you did the day I first heard you."

And Mona, charmed a little by his gentle, courteous ways and speech, and her sense of fear lulled by his entirely respectful manner, drew her violin from its case.

It may have been the spot that inspired her, or the tender admiration she saw in his eyes, or a little of both, but from the first moment she drew the bow across the strings of her violin, a wondrous sweetness and feeling graced her playing, and strange to say, all the melodies she rendered bore the Scotch flavor. Most of them had been heard by Winn at one time or another, but never played upon an instrument that seemed so sweet or with such an exquisite touch as now. When "Bonnie Dundee" came, he could almost see that gallant chieftain with waving plume and Tartan plaid, and hear him say:—

"Come fill up my cup,
Come fill up my can;
Come saddle my horses
And call up my men."

And when "The Campbells are Coming" echoed out of that rock-walled cave, Winn could hear the bagpipes in the distance and see the dauntless hosts of fair Scotland marching to battle.

When after an hour, during which Mona sat with lithe body swaying to the measure of her music, rounded cheek pressed tenderly to her instrument, and her eyes closed, as if lost to the world, she came to that old utterance of love, sweet "Annie Laurie," Winn was enthralled as never in his life before. And when the last exquisite note had floated out of the cave and into the sad monotone of the ocean, and Mona paused, his eyes were dimmed with tears.

"Miss Hutton," he said earnestly, brushing them away, "no words of mine can tell you how much I have enjoyed this treat or with what rare feeling you have played. If you could play as you have here before an audience they would bury you under flowers and lavish wealth upon you."

These were warm words, and without doubt at the moment Winn felt all they meant, but he little realized what an influence they would instil into the heart of Mona Hutton or what fruit they were destined to bear.

"Who was that wonderful woman you told me

about the other day?" asked Mona, making no response to his flattering words. "I did not know women ever played in public."

"Oh, yes, they do," answered Winn, "and there are many like her who have gained fame and riches. You could if you would set about it and had the courage to do it. You would have to study, of course, under a teacher and learn to play classical music."

"And what is classical music?" asked Mona.

"It is what no one understands, though many claim to; or perhaps better described as soulless sound," answered Winn. "I do not care for it. There is no feeling, no pulse, no heart in it."

"Then why is the world willing to pay for it?" she asked.

"The world is ready to buy anything that comes high," he answered, "and the more in proportion to its value that is asked, the quicker they will buy it. But do not ask about the world, Miss Hutton. It is not in harmony with this spot. We are out of it here."

Mona looked at him curiously. "You are a queer man," she said suddenly, "and at first I was very much afraid of you."

Winn laughed. "You need not be," he replied, "I never harmed man, woman, or child." Then as

a sudden thought came to him he added, "Did you tell your mother you met me here the other day?"

"No," she replied, looking confused and coloring. It was on her lips to say that she dreaded a scolding if she did, but she restrained herself.

"It is time you were starting home," he said suddenly, looking at his watch, "and I am so sorry," and rising he added, "you must pardon me for saying so, but I think you had best mention to your mother you met me here, by accident of course. If you do not, and if she hears of it, she will think it strange." When he had assisted her down the rocky pathway and up the steep sides, the while carrying her precious violin, and they reached the brink of the chasm, he paused.

The gorge was all in shadow, the wind fallen away, and only the long sweeping ground swells caught and mirrored the red glow of the sun now almost at the horizon line. For a moment Winn looked out over the broad ocean and then turned to the girl beside him.

"Little one," he said gently, "I thank you for the confidence you have placed in me by coming here and for the pleasure you have given me. I shall never forget it. There are two favors I want you to grant me, the first to let me call you Mona, the next to

come here some day again and play for me. Will you?"

"I will unless mother forbids," she answered simply.

And then as they turned toward the village, he carrying the green bag and still retaining the hand he clasped to assist her out of the chasm, and guiding her footsteps along the way, a new and exalted sense of happiness came to her. But little was said by either, for she like a timid child waited for him to speak, and he was so hushed by the mood of the afternoon in the gorge, and the blessed unity of sea and sky and sunset here, he enjoyed silence best.

When they came in sight of the village he released her hand, and when her home was reached handed her the bag, and with a whispered "good night, Mona," passed on.

CHAPTER XII

THE PARTING OF THE WAYS

WHEN Winn passed out of Rockhaven the next morning, Mona was in her dooryard kneeling beside a bed of flowers, her face shaded by a checked calico sunbonnet. At the gate he paused.

"Good morning, little girl," he said pleasantly, "do I get a flower for my good looks this morning?" Had Mona been a cultured society girl she would have replied in the same coin, instead she merely answered his greeting and plucking one each of a half dozen kinds, still moist with the dew, handed them to him. And he looked into the wondrous eyes raised to his, saw a new light lingering in them, and smiling softly as he took the flowers he thanked her and went his way.

And strange to say, when he reached the quarry, he hid that little nosegay in a shaded nook beside the ledge where a tiny spring dripped out, and when he returned that noon, carried them wrapped in a wet

handkerchief to his room and left them in a glass of water. And that night when the vexation and cares of the day had passed, he, a little homesick and with the charm of Mona's playing still lingering his mind, held communion with himself. And the cause was the following missive which had reached him:—

"DEAR MR. HARDY:

"I was surprised a few days ago when your aunt told me you had left the city to be manager of the Rockhaven Granite Co., and had gone away to some unheard of island. I had missed seeing you for a week, and when you were not at church with your aunt, asked her what had become of you. When she told me where you were it seemed likely you would be glad to hear from home, and as I am aware your worthy aunt hates letter writing, I thought I would be good to you. There isn't a bit of news to write, and the city is getting positively unbearable.

"Mother and I are getting ready to go to the mountains; we shall start early in July and your aunt goes with us. I presume from what she said you will remain where you are this summer. I almost envy you, for it certainly must be cool there, and no doubt you have or will find some sweet fishermaid to flirt

with. Grace is not going with us for she says a baby is a nuisance at a hotel and then 'hubby' can't afford it. I saw Jack (your chum) the other evening at the Bijou with a girl who was stunning, also Mabel Weston and her mother.

"I do not know of anything else that will interest you except my address for the summer, which I enclose, and the hope that you won't forget us all before your return.

"Yours sincerely,

"ETHEL SHERMAN."

And this from the girl who two short years before had laughed his marriage proposal to scorn.

And he was like to find some simple fishermaid to flirt with, was he? And the cool indifference to that fact; and the covert, yet openly expressed invitation for him to write to her.

Now Winn Hardy was not blind, and in spite of the two years, during which he had never met or thought of Ethel Sherman without a pin-prick in his heart, clear and distinct in his mind was the alluring glance of her blue eyes that had led him to make a fool of himself, and the red ripe temptation of her lips he had once stolen kisses from. And now she was inviting him to write to her. And not two rods away was a girl as simple and sweet as the daisies

that bloomed in a meadow, as utterly unsophisticated as though reared within convent walls, with eyes like deep waters, and a soul trembling with passionate music!

For one hour Winn communed with himself, glancing attentively at the little knot of flowers on a small table near him, and the letter beside them, and then arose and putting on his hat, left the house. It was a still summer evening with the crescent of a new moon glinting in the waters of Rockhaven harbor and outlining the spectral shape of the tower on Norse Hill. To this Winn turned his steps, and seating himself where he could look over the undulating ocean, continued his meditation.

All his life, since the day he first entered the office of West Hill, came to him. All the many snubs he had received, all the disappointments he had met, all the weeks, months, and years of monotonous drudgery in that office, all the "fool's paradise" hours he had passed with Ethel Sherman, all the harsh bitterness he had heard from the lips of Jack Nickerson — and now the new life, new ambition, and new influence that had come to him — passed in review. And as he leisurely puffed his cigar, looking the while out upon the boundless expanse that, like an eternity, lay before him, he saw himself as he was, and knew

that as a man of honor and for his own peace of mind, he must choose between two ways. That he could not escape the island for months and perhaps for years, he saw clearly, and if he remained, as remain he must if he were to win success in this new project, he must inevitably become one and a part of the social and hard-working life of the people with whom he mingled, sharing their hopes and encouraging their ambitions. And if he did, could he go on holding himself aloof from all tender impulses, living the life of a recluse, as inflexible as the granite he quarried, and as void of sentiment?

Winn Hardy besides being impulsive was endowed with a vein of romance, and saw and felt the poetic side of all things. The whispers of winds in the pine trees, flowers that grew wild in out of the way nooks, birds singing, bees gathering honey, squirrels hiding their winter store of nuts, the sea in all its moods, clouds sailing across a summer sky and all that was beautiful in nature appealed to him. This island whose frowning cliffs faced the ocean billows so defiantly, the placid harbor with its rippled sandy shore, the old tide mill an ancient ruin, the dark thickets of spruce between the rolling ledges of granite, and the weird gorge where this girl had hid herself, each and all seemed to him as so many bits of poetry.

Then the peculiar and romantic fact of her going to such a picturesque spot, out of sight and sound of even the island people, and beyond that the wonderful sweetness and pathos of her simple music, all appealed to him as to but few. It was as if he felt in her a kinship of soul, an echo of his own poetic nature, a response to his own ideals in life, with a face like a flower, lips like two rosebuds, and eyes like a Madonna.

For a long time he sat there in communion with his own needs and nature, sobered by the silence of night and eternity so near him. When he arose, turning back toward the village, he paused on the brow of the hill, looking down upon it still and silent in the faint moonlight. Away to the right and pointing skyward, he saw the little spire of the church whose bell had recalled his early boyhood days and all the sweet and pure influences they had contained, even the face of his own mother, he knew he should never look upon again. And with that recollection came the half-pitiful words he had heard in that church that seemed like a plea for help from starvation.

Winn was not religious. He had never been drawn toward an open profession of faith. He had at first felt church going and Sabbath-school lessons an irksome task, and later a social custom, useful

because it bound together congenial people. He believed in God but not in prayer. His heart was in sympathy with all the carnal needs of humanity, but not the spiritual; those he considered figments of the imagination, useful, maybe, when old age came, but needless during healthy, active life. To the customary observance of them he always yielded respectful attention, but felt not their influence. And musing there it came to him that perhaps some divine power had directed his footsteps and brought him into the lives of these simple honest people for a purpose not understood.

When he reached his room it was fragrant with the flowers Mona had given him that morning, and beside them lay the letter of Ethel Sherman.

CHAPTER XIII

WILD ROSES

It has been said of the modern young lady that the more of her home life a gentleman saw, the less likely he was to fall in love with her; but as the days sped by and Winn saw more of Mona's, he felt that that truism was likely to be reversed.

Then another natural result was attained, for finding his mission there a practical one and the money he distributed each Saturday night a powerful argument in his favor, the islanders, from Rev. Jason Bush downward, began to show their cordial interest in his presence. On Sundays when he with Jess, Mrs. Hutton, and Mrs. Moore and Mona usually formed a little group that walked together to church, in that modest sanctuary he was the one most observed. All to whom he had been introduced seemed to seek an opportunity to bow, and many of the men, whose names he had not learned, showed the same courtesy. When he walked out after the

service, old and young would stand aside for him to pass. The Rev. Jason Bush perhaps showed the most interest, and in a purely business way, for when he had opportunities (and he found many) it was the quarry and its management and prospects which he was desirous of discussing, instead of the spiritual welfare of Winn, as might be expected. In fact, the latter was never mentioned, and although Mr. Bush lamented that Rockhaven was divided into two sects, and that neither church had a following sufficient to support it, it was here again the business side of the matter which seemed uppermost in that worthy parson's mind.

But it was the cordiality shown by Mrs. Hutton on all possible occasions that interested Winn most, because it appealed to the domestic and home-loving side of his nature. He had never known much of home life since maturity, for his aunt was not a home-maker, leaving that to her servants and scolding because they failed, and to see what thought and care could do in that direction, even though in a modest way, attracted him. And since her door appeared always open to him and an unfailing welcome waiting, he would have been less than human had he not availed himself of the opportunity. Hardly an evening passed that he did not see or speak with

either mother or daughter, and occasionally made one at their table. It was here that Jess was often in evidence, usually eating his dinner there — always on Sunday. Then again, as the grass-grown dooryard of his domicile adjoined the flower-filled one of Mrs. Hutton, by some occult process a freshly cut bunch of roses, sweet peas or pinks, found its way to his room each day. It was a trifle, perhaps, but it is such trifles that make up home life.

And Mona herself, now that her timidity had worn away to a certain extent, began to grow upon him. He had, from the evening when he communed with himself in solitude, continually treated her with a sort of big brother consideration; but as he saw more of her and realized the limitations of her life, so small in comparison with her aspirations; how day by day she lived, feeling herself a prisoner on the island, with no one there who understood her except Jess, a little bud of pity started in Winn's heart, and the temptation that assailed him that day in the cave grew stronger.

"If I should feel the witchery of her playing in that romantic spot a few times," he said to himself, "I should fall in love with her, and couldn't help it."

But temptations of that nature are hard to resist,

and like sweet potatoes, once tested, we desire to sip again. So it came about that one morning Winn said to her: "Mona, I am going to treat myself to a half day away from the quarry, and if your mother is willing, I want you to visit the gorge with me this afternoon and bring your violin. I would rather you asked her consent," he added pointedly, "I shall enjoy it better."

As this perfect June afternoon and its enjoyment had much to do with shaping the heart histories of these two young people, considerable space can well be devoted to it, and especially to their exchange of ideas and feelings.

"I will let you carry the violin now," said Winn, when they had left the village out of sight, "I want to gather a few wild roses to decorate your trysting place. I have odd fancies about such things and believe, as the Greeks did, that every cave and grotto is inhabited by some nymph or gnome. From the way your playing there has affected me each time, I am sure it is some beautiful nymph who has chosen the Devil's Oven for her abode, so I am going to present her with a nosegay."

"I have read about fairies," responded Mona, artlessly, "but I do not believe such creatures ever existed."

"But they do," asserted Winn, smiling, as he gathered his roses, "and if your imagination is strong enough, you can feel their presence many times. I made sure there was one hid somewhere, that day I first heard you playing."

"And did you think so when you hid behind the rock and scared me half to death?" she queried.

"No," he responded, "I knew it was a real flesh and blood fairy then, for I had seen you come out of the gorge."

"And so you came back to scare me," she said playfully, "that wasn't nice. If you wanted to know who it was, why didn't you ask Uncle Jess? He would have told you."

"Yes, and spoiled all the romance of it," answered Winn. "It's like detecting the presence of nymphs and fairies. If you go to a grotto or cave alone and listen for them, you will feel or hear them always, in some way."

"If I believed that," replied Mona, seriously, "I would never go to the cave alone again. I should feel it to be haunted."

"But you admit you can play better there, and feel more of the spirit of your music," asserted Winn; "tell me why that is."

"Because I am alone, and feel myself to be so,"

she answered firmly. "I do not believe it is due to any unseen creature."

"But you played with wondrous feeling the day I came there with you," he replied, "you weren't alone then."

"I am glad you think so," she answered, turning away, "I tried to, but was so afraid of you, I trembled."

Winn smiled at her candor. "You don't know how to flirt, do you, Mona?" he asked pointedly, "you utter the truth always."

"Does flirting consist of deception?" she asked, looking earnestly at him.

"Yes," he answered, "and of the most adroit kind. It's the weapon that all world-wise women use to enslave men, and the more skilled they are at it, the more assured is their success."

"Do men ever deceive?" she queried, her fathomless eyes still on him.

"Yes, little girl," he answered, looking away and out over the ocean and resolving to be sincere, "men are the same as women in that respect; some do it in self-defence, and others out of selfishness. Then once in a while, one will never do it, except out of kindness. Such men are usually imposed upon."

When they reached the brink of the chasm he took

her hand. "I am so afraid you will slip in going down," he said, "and if you were hurt, I should never forgive myself." He retained it down the steep path and up the devious way to the cave. When it was reached she seated herself and said, smiling at him, "Now you are here, let me see you give your flowers to the fairy."

For answer he gallantly touched them with his lips and handed them to her. "You are the fairy who lives here," he said, "for I shall never think of this spot without seeing you in it."

Mona colored a little and then a shade crossed her face. "Isn't that deception?" she said. "You do not mean it."

"I mean to say every nice thing I can think of to-day," he answered, "and do all I can to make you enjoy it. A truly happy hour is a rare experience in life, and I want to find one for you." Then, taking his cigar case out and stretching himself on one side of the cave, he added: "I wish we had brought some cur' us. I will, the next time we come."

"I do not think how hard the rock is," she answered; "when I am playing I forget where I am, even."

"Well, forget it quick," he said, "so I can. Only do not play 'Annie Laurie' till the last thing. You

brought a mist to my eyes with it the other day. It's a sweet bit, full of tears."

And then, not heeding his pleasantries, many of which she did not understand, Mona drew her dearly loved brown fiddle out of its case, and once more that uncanny den in the rocks echoed to its magic. A medley of old-time ballads, jigs, reels, and dance music came forth in succession, while Winn, forgetting his cigar, yielded to her music and watched her lissom body encased in blue flannel, open at the throat, swaying slightly as she played, her winsome face turned from him in profile and eyes closed at times. Once only, when a certain air recalled the past, did he think of the woman who had scorned him, and whose letter was still unanswered.

"Do not play any more now," he said finally, when Mona paused, "you must be tired."

"I must have tired you of it," she answered bluntly, "and I am glad. I want to hear you talk and tell me about fairies and the great city where you lived, and about that woman who played before people. I wish I could learn to play as you say she did."

"Oh, there's not much to tell about fairies," he answered, smiling at her earnestness, "they are merely imaginary and used to amuse children. Many years

ago, when the world was young, people believed in and worshipped them as gods and goddesses; now they are poetic fancies."

"What are poetic fancies?" she asked, understanding him only partially.

"Well, for instance," he answered, "a poet would describe this gorge as a way through the cliff carved by Neptune, and this cave a shelter the mermaids sought to comb their tresses and sing the songs of the sea. Of old every cascade and grotto was believed to be inhabited by nymphs and gnomes, every grove by wood sprites and brownies. If they saw a brook rippling over the pebbles in the sunlight, they said it was elfins dancing; and in autumn when the fallen leaves blew over the hilltops, it was the brownies holding carnival."

"I do not believe such creatures ever did exist," she replied, "but I shall enjoy coming here all the better for having heard about them."

Then as if she already looked to him as a source of all information, she added, "Tell me about the women in your city who ride in carriages and wear beautiful dresses."

A shade of annoyance crossed his face. "I would rather tell you about the fairies, little girl," he answered bitterly; "the women in my world are mostly

charming liars. They live to outshine each other in dress, they utter pretty speeches that are false, they go to church to show off their raiment and come back to sneer at what others wear, they consider a man as eligible for a husband solely because he has money, and if he tells them the truth, call him a fool. I do not admire them much, Mona, and the less you know of them the better woman you will grow to be, and the better wife you will make some man."

Mona flushed slightly and raising her eyes and looking full at him, responded, "Do all the men in your world despise women as you do, and is there not among them one who is good and tender and truthful?"

Winn remained silent a moment, for the delicate reproach of her words was unexpected.

"There may be some," he answered evasively at last, "but I have never met them and a man is apt to judge all women by those he has known."

"And if there is now and then one among them who is not false-hearted," continued Mona, "is she not respected and loved for it?"

"She might be by some," he answered doubtfully, "but most would call her stupid."

"Would the men call her stupid?" persisted Mona.

"Some of them would," he answered, smiling at her earnestness, "but most of them would take advantage of it. World-wise men grow to be selfish." Then, as if the subject was distasteful, or her inquiries too pointed, he added, "Do you know what love is, Mona, and have you never had a lover among the young fishermen here?"

"I have read about it," she answered with perfect sincerity, and smiling at her own thought, "but I've never had much for any of the boys I've known; they smell too fishy."

This time Winn laughed heartily. "And is your nose the by-road to your heart?" he asked.

"It may be," she replied, also laughing, "if I have one."

It was the first coquettish word she had so far uttered, and Winn did not like it.

"That does not sound like you, Mona," he replied soberly, "your greatest charm, and it is a charm, is sincerity. When you speak that way you remind me of the ladies in my world, and I do not like them."

"And if I am always truthful," she said, "you will call me simple, won't you?"

"No, I told you I admired that in you," he said, "but you have not answered my question, Mona. Have you never had a lover?"

"I have had two or three," she replied again, looking sober, "at least they said they loved me, but I did not return it."

And as Winn looked at the girlish figure, just showing the rounded curves of womanhood beneath its close-fitting blue flannel gown, and at the pansy face with eyes like one of those purple petals, fixed on him, he, manlike, thought how sweet it would be to moisten them with the dew of love's light and feel the touch of her velvety lips.

But should he try for that prize, and did he want it, if he could win it?

The lowering sun had thrown the shadows of the spruce trees adown the gorge, the wind scarce ruffled the ocean and only the low lullaby of its undulations crept up the ravine. It was the parting of day and night, the good-by of sunshine, the peace of summer twilight.

"Now, Mona," he half whispered, as if fearing to scare the mermaids away, "play 'Annie Laurie'!"

And lost to the world, he watched her bending over and caressing that old brown fiddle, even as a mother would press her baby's face to her own, again and once again came that whisper of a love that never dies, a refrain that holds the pathos of life and part-

ing in its chords, a love cry centuries old, as sweet as heaven, as sad as death.

"Come, little girl," he said, rising suddenly when only the ocean's whisper reached his ears, "it's time to go home." And as, clasping her hand, and in silence leading her out of the gorge, he noticed when one of the roses she carried from the cave fell among the rocks, she stooped and picked it up.

CHAPTER XIV

J. MALCOLM WESTON

THERE is in this land of the free, where all men are created equal (on paper), a class of financial sharpers, whose ambition and sole occupation is to secure for themselves the wealth of others by the most occult and far-reaching scheming ever evolved by human brain. They toil not, neither do they produce, yet Satan with all his archness is not equipped like one of these. There is no taint of illegality in their methods, they are outwardly the best of men, heralded by the press as great financiers, railroad magnates, oil, copper, and iron kings, praised by the rich and toadied to by the poor. They are envied by many, lauded by editors who seek advertisements, and (if they contribute liberally) praised by college presidents and preachers alike. Political fortunes are turned by their nod, laws enacted in their aid, the code of morals shaded in their favor, club doors opened, and society bowing low whichever way they turn. Only the toiling millions whose lives are one

long fight against poverty think or speak ill of them, and such are not considered. Those magnates of extortion so colossal that it is legal, have one trite expression that contains their contempt for the millions who envy, and that is, "The public be d——d."

Of their operation on the chess board of finance little need be said. It is known, or at least its results are, to high or low, rich or poor. These octopuses, or rather human sharks, organize trusts, corner every necessary of life where conditions will permit; buy bankrupt railroads, inflate their stock, boom it by systematic deception and then unload it at top prices on the countless flocks of lambs ever ready to buy what is dear, and who never by any known process can be induced to buy what is cheap.

And those are financiers!

There is another class, usually without money, but equal in brains and audacity, who come to be known as promoters. Relatively speaking they should be called dogfish. They would be financiers if they could, but lacking capital to buy railroads, or corner everything on the earth, except water, they merely organize schemes and sell stock. How many, and how varied those are, it is waste of space to specify. All that the patient reader need do is consult the pages of any or all city dailies and read the

tempting list of schemes there to be found. All are alike in the main, for all offer safe investments, sure and ample returns, indorsed by names that glitter, and promise everything under the sun, — except to return your money if you do not get value promised.

Of this class was J. Malcolm Weston.

He had organized two or three glittering bubbles before the firm of Weston & Hill was established, but from lack of capital failed to reap the hoped-for reward. Then along came Hill, a retired manufacturer, whose history shall be given in due time, who had more money than brains and more conceit than either. Weston, a shrewd and smooth-tongued schemer, reading Hill at a glance, was not long in flattering that gullible man into a partnership and taking him and his money into camp, as it were. For a time, and while Winn Hardy was serving apprenticeship, the firm conducted a fairly honest and respectable business. They bought and sold stocks and bonds of all kinds, that is, they sold and then bought to fill orders only, — a species of commission business perfectly safe, but not satisfying to Weston. He longed to soar, to organize a great scheme, a glittering bubble, to see his name in print as a king of finance, and do it on other people's money — and Hill's.

Then one day, while off with his broker, Simmons, on the latter's steam yacht, visiting various north coast islands, the impulse culminated.

"Why not buy one of these islands," said Simmons, "and start a quarry company? You can buy one for a song and a granite-quarrying industry *sounds* safe and will catch the cautious. I am intending to build a fine residence in the near future, and you can furnish me the stone. In return, I'll market stock enough to pay for it. We can find an island with a harbor and buy it, or a part, which is all that is needful, and you can do the rest." And thus the scheme was hatched, and when J. Malcolm Weston, the to-be great financier, returned to the city, he was sole owner of Jess Hutton's unused quarry and the Rockhaven Granite Company was born.

It took time, however, for Hill was a cautious man, holding on to his purse-strings with the grip of death, and Weston must needs approach him circuitously. Then there were outsiders to warm up, as it were, men of some financial standing whose names were of value, to interest; a charter to be obtained, and all the legal and business detail necessary to the carrying out of a scheme to be attended to. It also needed all of Weston's plausible arguments to perfect the plot, and summer came around again be-

fore the conspiracy was ready to be launched. Then "the street" was cautious, and knowing Weston's reputation in the past, was not eager, or even willing, to buy this stock. At first, a few credulous people like Winn's aunt and two or three others who believed in Weston bought small lots, and the men whose names appeared on the prospectus were each and all given stock in due ratio to their prominence. And then Simmons began his fine work. He knew, and so did Weston, that every share they had given away would be offered for sale as soon as a price for it had been established "on 'change" and then the scheme would fall flat. But Simmons had ideas of his own. "We must wait," he said, "until your man Hardy has shipped us one or two loads of granite, then herald that fact repeatedly in the papers until the dear confiding public don't know whether one or ten shiploads have arrived, and then — declare a dividend!"

It was not long after, and when Winn Hardy, the honest dupe that he was, was either zealously striving to push the Rockhaven Granite Company interests toward success, or thinking about what fine eyes Mona Hutton had, that the *Market News* contained the following item: —

"The first load of granite destined for the new and

palatial residence which Richard Simmons, the well-known broker, is about to build, has arrived. It came from the Rockhaven Granite Company's quarries on an island they own, which producer the finest quality of building stone obtainable."

A week later this item also appeared in the same financial sheet: —

"It is rumored that all the treasury stock of the Rockhaven Granite Company has been subscribed for and that this enterprising corporation is overwhelmed with orders for their excellent product. This is due to the rapid growth of our beautiful city and the consequent demand for building materials."

And J. Malcolm Weston, after reading them in the privacy of his office, stroked his abundant side whiskers with an admiring caress, while a smile of satisfaction spread over his genial face. It was the beginning of his long-cherished ambition to pose as a great financier and it filled his soul with joy.

"A dozen or more of such items will start the ball rolling in glorious shape," he said to Hill, "and boom Rockhaven to beat the cards."

But Hill, the narrow-minded and close-fisted man that he was, only looked cross, and sourly asked, "What did they cost?"

CHAPTER XV

A MATTER OF BUSINESS

As the days passed on Winn noticed that more and more interest came to be felt in the Rockhaven Granite Company and his management. And when the first schooner he had chartered to load with quarried stone came into the harbor and alongside the little wharf in front of the quarry, almost a breeze of excitement seemed to ripple through the village. The women whose husbands were working there came down to see the loading, children wanted to climb aboard the vessel, and even the Rev. Jason Bush spent hours watching the massive blocks as they were swung on board. Old Jess Hutton left his store, and the people to help themselves, every afternoon, and perched on a convenient outpost, looked on. Only Mona kept away, and when one evening Winn asked her why, she colored slightly and replied, "It hurts me a little to see that old ledge Uncle Jess used to own being blasted and carried off."

It wasn't her only reason, though a part of it; the

rest was of such a nature that Mona kept it locked in her breast. For the good natives of Rockhaven, as well as others, had noticed that Winn always walked with her going and coming from church and had commented upon it, and Mona had heard of their comments.

Winn was not her lover as yet, she felt, and not likely to be. She could not and would not avoid walking and talking with him, but she could avoid seeming to pursue him over to the quarry. It was all due to a remark Mrs. Moore had made in a neighborly way.

"I like Mr. Hardy, right well," she had said one morning when Mona brought in a fresh bunch of June roses and asked that she put them in his room, "an' if I was a young gal like you, I'd set my cap for him. It looks as if you had, a-bringin' him fresh posies, an' if ye keep it up the right way, an' don't let him make too free with ye, ye kin. It 'ud be a great catch for ye if ye did."

After that Mona brought no more flowers for Winn's room, but her mother, observant ever, and world-wise in a way, did so, and Winn never knew the difference.

When the second load of stone had been shipped, and the July sun had begun to shrivel the scanty

grass in Mrs. Moore's dooryard, her two sons sailed into the harbor one day to spend a Sunday there. They were browned by the sea-winds and redolent of its crisp odors, and when Winn came back from the quarry at supper time he found them there.

"I hear ye're blowin' up an' carryin' off our island," said David, the oldest, on being introduced, "an' it's a good thing. The rock ain't o' much account an' most on't is in the way. Thar ain't room 'nough 'longside o' the water here to dry fish, let alone settin' up houses."

And that Saturday evening, when Winn, as usual, repaired to the store of Jess Hutton to pay off his men, this swarthy sailor was sitting upon the doorstep of Mrs. Hutton's home, chewing tobacco vigorously and talking to Mona.

The next day, too, dressed in a suit of new clothes that, to use a slang phrase, "could be heard across the island," he boldly and with an air of proprietorship walked beside her to church and seated himself in the same pew.

Winn, who had never taken this liberty, and who sat with Mrs. Moore just to the rear, watched Mona industriously and noticed that once when the young fisherman leaned over to whisper she edged away. All that day not once did Winn exchange a word with

her except the "good morning" that was his early greeting, and when evening came he once more lit his cigar and strolled up Norse Hill to commune with himself, for the sight of that swaggering son of Neptune making himself agreeable to Mona was not pleasant. In this respect men are all alike, and whether they want a woman or not, a shadow of the old instinct that existed among the cave dwellers is latent.

It was two days after when the brothers sailed away, and by that time Winn had decided that no matter how interested young Moore was in Mona, she reciprocated no part of it.

And then another, and totally unexpected success in his new life came to him, and that from Jess.

"I've been layin' back 'n' watchin' how things was goin' on," observed that philosopher one evening when they were alone in the store, "an' how ye have behaved yerself, an' I'm goin' to be plain spoken with ye. In the fust place I've made up my mind ye're a good, honest and well-meanin' young man, an' if 'twas goin' ter help ye any, an' if ye are likely to make it yer home here a year or two, I'd buy a few shares of this stock jist ter show ye 'n' yer folks Rockhaven appreciates the wages ye're payin' out. I'm goin' ter ask ye a few questions, an' if matters is all

right, I'll take five hundred on't an' mebbe I cud git Cap'n Moore an' Cap'n Roby 'n' one or two others to buy a leetle. They would if they knew I had."

To say that Winn was surprised was to put it mildly.

"I will gladly answer any question you may ask, Mr. Hutton, and truthfully," he replied. "I know how you feel in regard to this enterprise and how much any one would hate to lose a dollar they invested in our stock. It is because of this that I have not so far asked a soul, not even you, to invest a cent with us, though we are ready and shall be glad to have you. As to how long I shall stay here, that is a matter over which I have no control. I am only a manager for the company. I own some of the stock and draw a fair salary, and if this quarry pays (and I shall do my best to make it) I may stay here for life."

"Is this here Weston wuth a good deal o' money," queried Jess 'n response, "an' what sort o' man is he reckoned in the city? Is he counted as square an' honest, or a sharper?"

"So far as I know," responded Winn, "he is an honorable business man; and although this quarrying company is like any other enterprise — a venture —

I do not think Mr. Weston would have gone into it unless he felt sure of making money."

Jess asked a good many other questions which, with their answers, not being pertinent to the thread of this narrative, need not be quoted. When Winn left him that night, after he had gone over in detail all he knew regarding Weston & Hill and their business, it was with the feeling that he had conquered Rockhaven and its oracle without an effort. He little realized that a far more subtle influence than dividends had interested Jess Hutton, and a desire to conserve matters to the end that Mona might be made the happier, was the motive force that governed him.

"I've noticed," he said a little later to Mrs. Hutton, "that this young man sorter takes to Mona 'n' she kinder cottons to him. I think it 'ud be a good idee if ye'd jest caution her not to be free with him 'n' kinder hold herself off as it were. These city chaps have a winnin' way with 'em to a gal, 'n' I'd hate to see her git a heartache out on't." He did not tell Mrs. Hutton he had bought five hundred shares of Rockhaven stock and insisted that Winn also keep the matter a secret.

A week later Winn received the following missive from Jack Nickerson, only a portion of which it is necessary to quote.

" . . . I hear," he wrote, " that you have captured an island and are sending it here in shiploads according to the *Market News* (two clippings of which I enclose). They show the fine Italian hand of Weston or Simmons. I hope you are enjoying yourself and drawing your per annum with promptness and regularity. The street is growing curious as to what deep-laid scheme Weston & Hill are preparing to spring upon it, and Rockhaven stock is not as yet selling to any extent. I saw the gay and festive Weston out driving yesterday and Simmons was with him. They are a pair that will bear watching. I hope they won't play you for a tenderfoot in this new deal. Last week I took a run up to the mountain where Ethel Sherman and her mother are spending the summer. Ethel was, as might be expected, deep in a flirtation with a young idiot in golf clothes and hardly noticed me. Incidentally I heard that he was possible heir to millions."

"What an inveterate scoffer Jack is," was Winn's mental comment on this missive. "He sees no good motive in any one;" and then he re-read the long and flowery letter from Weston received the same time and congratulating him on his excellent work. Also notifying him they had as usual anticipated his pay-roll and expressed sufficient currency to meet it.

And of the two letters the one from Weston seemed to him just then to be honest and business-like, and Jack's as but the sneering of a confirmed cynic.

"They wouldn't be putting good money into this quarry if they did not see a safe and sure return," he thought, and then he took Ethel Sherman's letter that had been lying for weeks unanswered on his table and tore it into shreds.

A few days later he received instructions to make a present of fifty shares of stock to the minister of Rockhaven church, and to assure him that the Company donated it for the good of the cause and to show their cordial interest in the religious welfare of the island. And the Rev. Jason Bush, who never in his life owned more than the humble roof that sheltered him, and whose patient wife turned and dyed her raiment until worthless, marvelled much. And more than that, twenty-four hours had not passed ere every man, woman, and child on the island had been told it, for such unexpected, such astounding liberality seemed nothing short of a miracle.

CHAPTER XVI

THE GROWTH OF A BUBBLE

"YOUNG Hardy's making his mark down on the island," observed J. Malcolm Weston to his partner that morning when they had received notice of the stock purchase made by Jess, "and if the fellow keeps on as he has started the quarry won't stand us out a penny."

"I doubt if he does," responded Mr. Hill, who, be it said, fulfilled the part of a balance wheel to Weston. "From what you have told me there aren't many on the island who have any spare money."

"Oh, you can't always tell by the clothes such jays wear how much they have hid away in old stockings," responded Weston. "Those mossbacks never spend a cent and once they grasp a dollar it passes out of circulation."

"I am surprised Hardy landed this man Hutton for five hundred," said Hill, "and so early in the game."

"I am also," replied Weston, "and if I felt sure

that Hardy could be trusted with our plans, I would tell him what our next move is, but I am not. The trouble with him is, he is too honest, and when we begin to throw out bait in the way of advance dividends, he will suspect our game and I am not sure how he will take it."

"Do not think of that yet," replied Hill, "so long as we keep all the cards in our own hands, we know where the joker is, but never afterward."

"I am a good mind to take a run down to Rockhaven," continued Weston meditatively, "and get better acquainted with this old duffer Hutton and the rest. Also make some of them a present of a little stock, just to interest them. It's the way to catch mackerel and those few shares will return us good results when we declare a dividend."

"Better not," replied the more cautious of the two, "those old fishermen are not fools, and will conclude that if you are willing to give stock away, it's of no value. When we do pay a dividend this Hutton will not keep it a secret and Hardy can then reap the harvest. Besides, he and his honesty must be considered. It won't do to alarm him. He believes the scheme is legitimate, and as he has a finger in the pie, will work for his own end and sell all the stock he can. What I should advise is that we notify him

the price is now two dollars per share and let that leaven work as it will. How much stock have we sold already?"

"About six thousand shares," replied Weston, "counting that bought by Hardy."

"And two per cent on the par value of that," continued Hill, figuring on a slip of paper, "would be twelve hundred dollars. I think one per cent enough as a starter and that we should pay it now."

"No," replied the more liberal Weston, "it's not best to pinch in the matter of chum, as the fishermen say, and do things by halves. If we must bait them now let us bait them well."

And bait them well they did, for the next day's issue of the *Market News* contained the following:—

"It is with pleasure we announce that the Rockhaven Granite Company has declared a dividend of two per cent on the par value of the stock, payable at the office of Weston & Hill. As we stated a short time ago in these columns, this well-known and reliable firm, whose enterprise is now so agreeably proven, do nothing by halves and are only too glad to distribute all profits as soon as accrued. The stock has already doubled in price and we predict will reach par in the near future."

And when Jess Hutton received by mail a check

for one hundred dollars as his share of the dividend upon the par value of five hundred shares and the parson one for ten, Rockhaven began to get excited, and all who had a dollar to invest made haste to call upon Winn. Captain Doty bought one hundred shares, Captain Moore, uncle to David the irrepressible, the same, a few others lesser amounts, and to cap the climax, poor hardworking Mrs. Moore, Winn's landlady, came to him.

"I've got a little money laid away in the savin's bank ashore," she said, "an' it's only drawin' four cents a dollar, which ain't much. If you thinks it's safe mebbe I'd best take some out an' buy some o' this stock. They all tell me it's payin' and like to go up."

And that night, in the seclusion of his own room, as Winn Hardy thought matters over, and realized how this speculative excitement was starting on Rockhaven, just a faint suspicion that the golden apple might be rotten at the core came to him. As was his way when he wanted to think and think hard, he at once betook himself out of sight and sound of even that quiet village, and hied away to the top of Norse Hill. Here he lit a cigar and planted himself beside the strange structure there, the history of which no one knew.

And how solemn and silent the still summer even-

ing seemed, and how like eternity the boundless ocean faintly visible in the starlight. Only its low murmur at the foot of the cliff and just a faint breeze redolent of its salty zest reached him. And of Weston & Hill and this new outcome?

He had worked and talked to this end; he had hoped for it, striving to bring it about, and now that the quarry was each day a busy hive of workers, the third vessel load of quarried stone nearly all on board and ready to ship, the entire island agog over this new industry, and not only willing but anxious to invest their hard-earned savings in Rockhaven stock, and a prosperous outcome to his ambition in sight, Winn hesitated.

And the more he ground the grist of Weston & Hill's scheme in his mind there beside the old stone tower, the less he liked it and the deeper the germ of suspicion took root. And the cause of it all was the two per cent dividend!

Winn Hardy, though a country-born boy and lacking in worldly experience, as well as education, was no fool. He knew that two ship-loads of granite, though sold at a fabulous price, would not pay a profit equal to half the cost the quarry had so far been, to say nothing of a dividend, and the only conclusion was not flattering to his firm's honesty. Then one

by one, every little detail of the entire affair; every instruction they had given; the stock they had presented to him; the letters they had written; the donation to the parson; Jack Nickerson's innuendoes; and now this unreasonable payment of dividends which he knew were not earned, — all passed in review. Honest himself, he was slow to suspect dishonesty in others, but the longer and more carefully he weighed these facts in his mind the plainer he saw the word "fraud" written on each one of them.

And he had put every dollar of the few he had saved into this stock and borrowed some besides! And worse than that; this honest old fellow Jess, out of good will to him had put five hundred in and persuaded others to invest also!

Suspicion is like sailing in a fog; we cannot tell where clear air ends and fog begins, only the first we know the air seems damp and chill, the sun obscured and danger near. And so with Winn, there on Rockhaven, with his vocation and paths in life all mapped out, these people looking toward him as a benefactor and ready to trust him with their money and the sun of success shining! And all at once the air seemed chill with the fog of deceit and fraud, and he knew not where he was. To refuse those who would buy more stock, he dare not, since it would

awaken suspicion; to accept it was as bad, for it compromised him the deeper. For a long hour he tried to think a way for himself out of this fog, and the more he thought the more positive his suspicion grew, and then he returned to his abode. And there in Rock Lane and as if to increase his burden of responsibility, was Mona sitting in the porch of her humble home alone.

"Why, little girl," he said softly, pausing at the gate, "are you not abed and asleep?"

And Mona, unconscious of how or in what way it would strike him, and in the utter innocence of her heart, came quickly out to where he was standing.

"I was lonesome," she said simply, "and waiting for you to come back. I saw you go up the hill and wondered what for." And Winn, despondent and worried as he was, and looking down into the sweet face and earnest eyes upraised to him, felt their tender sympathy wondrously sweet.

"I went up there to think," he said, "and to be alone. It is a way I have when business troubles me." And bidding her "good night" he left her.

CHAPTER XVII

IN THE PATH OF MOONLIGHT

For a few weeks Winn worried over the suspicions of Weston & Hill's honesty that seemed like a cloud of danger, and then, to a certain extent, it passed away. To no one, not even Jess, did he dare confide them, but just drifted on, day by day, doing the duty he was paid to do. Each week came his pay-roll and salary remittance, and an assuring and pleasant letter from the firm. It also contained a request or hope that he would not forget to sell stock when he could. This latter, however, made no impression on Winn. Collectively, he had sold about one thousand shares to these islanders, and that he felt was enough. In fact, believing, as he had almost come to do, that the entire scheme was a gigantic swindle, it was certainly all he intended to sell, and more than he wished he had sold. Then there was another matter of serious interest, and that was Mona.

Between her and himself, these summer days, there had come a little bond of feeling, deep-rooted in her

simple but passionate nature, and more lightly in his. To her it was a new wonder-world, and as each evening when he dined to linger by the gate watching her, as she cared for the sweet williams, pinks, and peonies that grew in her dooryard, or later when he sat with her in the vine-hid porch, chatting of commonplaces or relating incidents of the great world outside, his earnest eyes, the melodious tones of his voice, and the careless, half cynical, half tender way he had of expressing himself, only increased the charm. Occasionally, on Thursday evenings, when her mother, as usual, made one of the little band who gathered in the church, they two would stroll over to the cliff beyond Norse Hill or up the road to Northaven to the old tide mill. On two occasions he had persuaded her to take her violin and visit the gorge with him, where she played at his bidding, her heart gladdened by the thought that he cared to hear her. But she preferred his poetic fancies and world-taught sayings to the violin, and since she was so charming and interested a listener, it was inevitable that he talked much. Another matter also troubled him seriously.

He had, at the beginning of their acquaintance, and from a desire to utter pleasant words to Mona, assured her that she was gifted with a remarkable

talent for playing, and if she would but make the effort, the world would bow before her. It was a kindly speech, and charmed as he was by time, place, and the power of the old love songs she rendered with such exquisite feeling, he really meant it, little realizing its effect on her. Now that he did realize it, and could not fail to see that every word he uttered was considered by her as authoritative, he wished that he had been more cautious. Then again, he understood her better and saw what an ardent child of nature she was, and how her heart and soul vibrated to every pulse of the ocean and the mystic romance of the wild gorge she sought so often. To him now she seemed like a veritable nymph of old, or a mermaid, whose soul was attuned to the wild voice of wind and wave sighing through the rock-walled ravine and the thicket of spruce above it. For such a creature of moods and fancies to thrust herself into a merciless world, where sentiment was a jest and romance an illusion, seemed a sacrilege. And he was to blame for her wish to do so! Then again, he felt that if the world could but see and hear her, it must, perforce, crown her with the laurel wreath. True to his impulsive nature, in this as in all things, he alternated in his own opinions as to what was best for her.

And so the summer days passed, and Winn, half conscious that she was learning the sad lesson of love, and yet stifling his conscience with the feeling that he was only playing the rôle of big brother, which he had decided to adopt, allowed the (to him) pleasant pastime to continue.

It may be said that it was unfair for him, a polished man of the world, and knowing full well that there could be but one result to this delightful intimacy, to allow it to continue, and yet he did. And it must also be asserted, that under the same circumstances and like provocation, few men there are who would not do likewise.

One surprise came to him, however, for he had sent to the city for a book of instructions on the violin and a supply of new music, only to find, when he gave them to her, that she was unable to read a note.

"I told you," she said plaintively, "that I knew nothing about music except what Uncle Jess has taught me, and I wonder how you can think I play so well. If only I could go away and learn even a little, I should be so happy."

"Yes," he responded, smiling at her, for he had come to speak as he thought and felt, "and learn also that men admired you, and grow vain of your looks,

and become one of the artful women of society, instead of sweet and pure-minded Mona. You are better off where you are, for here you are happy and care-free."

Then one evening came another, and more serious, revelation to him.

They had strolled up to the old tide mill, and sat watching the moon high overhead, outlining its path of silver sheen upon the rippled waters of the harbor, while he, as usual, was giving utterance to some of his delicately worded sayings.

"I do not understand," she said in response to one more pointed than the rest, "why you think so badly of womankind in the great world. Are they all so selfish, and artful, and deceitful, as you say? I have seen some who came here in their beautiful yachts, and they looked so nice in their white dresses, and so sweet and gentle, I envied them."

Winn looked at her and smiled.

"I have no doubt, little girl, you admired and envied them, and that they looked to you as beautiful and charming as so many fairies. That was the principal reason they came ashore — just to be seen and admired by you people here, who, they knew, never were, and, most likely, never would be, clad as they were. That is all these butterflies of fashion

live for — to show off their beautiful plumage and be envied by others."

"Maybe you know them best," she responded regretfully, as if sorry he had spoiled an illusion, "but I thought them so beautiful and sweet and so like pictures in books, it seemed to me they must be as described there and never wicked or deceitful."

"And so you have been believing all you read in books, have you, little one?" he said, smiling again, "and that those show birds who lit on the island flew out of the pages of story books? And yet, the other day, when I told you about the nymphs and elfins, you did not believe me, Mona!"

"I have never seen those creatures," she replied, "and I have seen these."

"Neither have you seen God, or the Saviour, or the angels," he said, "and yet you believe they exist."

"I do," she answered firmly, "and I should go crazy with fear if I didn't. But your wonderful creatures, who lived so long ago, did not make this world, as God did."

"People believed they did in those days," he replied quietly, "and just as firmly as we believe God did."

She made no answer, for the subject was beyond

her, but silently watched the beauteous moonlight picture before her.

"I should like to go into the great world," she said at last, as if that fascinated her, "and wear beautiful dresses and see those others wear, and hear that wonderful woman you told about play the violin, and watch them throw flowers at her. I should like to be one with the rest just for a little while, and then come back."

"If you did that you would never come back," he answered, "or if you did you would be miserable ever after."

"I should have to," she said, as another side of the question presented itself to her, "if I couldn't earn my living there."

"You would have to, surely," he answered slowly, thinking of some phases of city existence, but allowing no hint of them to escape him. "It is foolish to dream of these things, little girl," he continued, "for they are impossible. Even if you had the means to join the great throng of city revellers, you would, with your disposition, be wounded deep on all sides. The women would say spiteful things about you, and scratch you every way they could, as is their nature; and the men would fill your ears with subtle flattery, and each one spread before you the most insidious

net ever woven by mortal brain. No, little sister, be content where you are, and if you are lonely, go to the cave and listen to the whisper of the fairies. They will never stab you to the heart, as the worldly women will. You are like a wild rose now, and as sweet and innocent. You say what you think and mean what you say. Your heart is tender and true and your thoughts pure and simple. You deceive no one, and would not, if you could."

"But might I not learn to play as the wonderful woman did," she asked stoutly, "and could I not earn my own living if I did? I need not know, nor care, what these spiteful women said about me, need I?"

Winn looked at her in surprise.

"And so this is the bee that has crept into the heart of my wild rose, is it?" he said. "You thirst for fame and the laurel wreath, do you, Mona? I thought I had come to know you well, little one," he continued tenderly, "but this surprises me. Do you know what it means, and that to win the world's applause you must study your art for years, and step by step win your way up the ladder, and that already ahead of you are hundreds who will miss no chance to push you backwards? And who will pay for all the cost of tuition and training you must go through, Mona?"

"Uncle Jess will," she answered simply, "if I ask him. He loves me."

Winn was silent, conscious that beside him was a creature as tender as a flower and as innocent, with a will to do and dare, or strive to do, what few women would, and in her heart was an ambition that, like the bee in the flower, would rob her of all life's sweetness.

"I am sorry," he said at last, "that you have this ambition. It is creditable to you, but hopeless. Put it out of your mind before it destroys your peace. Be your own sweet self here on the island, and some day you will learn to love one of its hardy sons, like David Moore, perhaps, and he will make you a home and strive for your happiness."

"I do not care for him, or any of the others," she answered, "and never shall."

It was not the first time he had mentioned young Moore to her, but never before in so serious a way, and it hurt.

"I am sorry," she continued, "that I told you what I have, but somehow I thought you understood me better than any one else. It is all right, however, and no doubt what you say is true."

He noticed there was a little quiver in her voice, and realized he had hurt her. He had, but not in the way he thought.

For a long time they sat in silence, watching the whitened ledges that bordered the island, the spectral spruces that grew to the right of where they were, the twinkling gleam of the lighthouse in the distance, and the shimmering path of moonlight across the harbor that ended at their feet.

"It's a beautiful night," said Winn at last, "and I hate to leave this spot, but I think it's time you were home."

And as he spoke he stooped, and, putting his hand under her arm, lifted her to her feet.

As he did so, a single tear fell upon his hand.

CHAPTER XVIII

IN A FOG

MEN are very much alike in this respect: if one finds fortune or a path that seems to lead that way, all who suspect it will try to crowd in. The same instinct may be seen among a flock of fowl, only we do not pursue so openly. And so, when news of the unexpected and early dividend on Rockhaven stock circulated — as it was quick in doing — everybody on the island who had a few dollars laid away made haste to seek Winn, anxious to invest. The leaven worked as that shrewd swindler, Weston, knew full well it would, and had Winn's suspicions not been aroused, and he too honest to take advantage of these people, he might have sold five thousand shares, and as the sequel proved, bankrupted the island. For these hard-working people, though living in hovels and wearing clothing a tramp would almost disdain, were frugal, and each and all had something saved for a rainy day. The wisest had, from time to time, sent their savings ashore by Captain Roby to deposit

in a savings bank; others kept a few dollars hid in bedticks or similarly secreted; but now, solely because Jess Hutton, the oracle of the island, was known to have invested in this stock and received such fabulous returns, all were anxious to follow his lead. A little spice of envy crept in also at his good luck, and Mrs. Moore, in chatting with a neighbor, voiced it.

"It's allus the way," she said plaintively, "when Jess bought that ledge o' stun from Gad Baker an' gin him a hundred dollars for't, 'most everybody thought he was a fool, and now 'long comes this city man and gives him two thousand for't, an' on top o' that Jess buys some o' this stock an' gets a hundred dollars profit fust go-off. Here I've been cookin' an' washin', year in an' year out, an' jist keepin' soul 'n' body together, an' the boys spendin' every cent they airned — not thet I'm complainin' on them, only if I had five hundred laid away I might put in as much as Jess did. It don't seem right, that it don't! Howsoever, it's the way o' the world, an' them as has, gits."

Little did hard-working Widow Moore realize when Dame Fortune was good to her!

But Winn was the most worried person on the island, and his burden the heavier to bear since he dared

not hint his suspicions to any one. To all who came and almost begged him to take their savings in exchange for stock he made only one reply, "We have no more to sell," and had there been a stock exchange on the island, Rockhaven would have soared to twenty dollars a share, so eager were those credulous people to invest.

Then another incident of life began to interest them, and, though Winn knew it not, his attentions to Mona began to create gossip, more especially as he was the actual and present representative of a rich corporation. His walking to and from church with her, the hours he had spent in her home, and more than these, the summer evening strolls up to the old tide mill, to linger and watch the moonlight on the water, had all been noticed and commented upon. For these people, albeit they worked hard and lived poorly, intuitively knew where Cupid hid himself and how and when he shot his arrows. It was all right, of course, and though other less fortunate maids envied Mona, and many of the good mothers voiced their congratulations to Mrs. Hutton, there was no opposition to this summer idyl.

One thing Winn noticed, however, and that was the pertinent fact that when he "dropped in" at Mona's home, as he so often did, her mother usually found

some excuse to absent herself and leave the young couple alone. Had he been desirous of wooing this winsome maid nothing would have pleased him better, but he hardly felt that way. It was true she interested him, for what young man could resist her sweet and tender ways, her patience with her mother's implacable dislike of her violin playing and the beautiful soul her truthful eyes bespoke? Then the hours with her in the romantic spot in which she had chosen to seek the goddess of music were more than charming. In a way this trysting place began to seem sacred to him, and the secret hours he had passed with her there a tender bond between them. All these sweet motive forces that move man's nature, like so many little hands, began to entwine themselves in his. He had no thought of marrying. He realized that he had yet to carve his way upward to independence before thinking of a home and wife, and beyond that the lesson of distrust Ethel Sherman had taught him still held sway. He was not a model of discretion; he was an unthinking young man with the germs of fine honor and sturdy honesty latent within him, and in spite of the cynicism he had imbibed from Jack Nickerson he was sure in the end to commit no folly, nor wrong man, woman, or child.

And yet, insensibly, he was doing Mona Hutton the greatest wrong in his power — almost.

Some realizing sense of this came to him after that evening beside the old tide mill, when his words had caused a single tear to fall upon the hand that helped her to arise, and yet he could not tell what he had said that hurt her so.

There is, perhaps, nothing so fascinating in this wide world to a young man as the first signs of a sweet maid's budding love for him, and it must be stated, nothing is harder to turn away from, and Winn was no exception to young men in general. And now that he was conscious of it, that fact, coupled with the business dilemma confronting him, created a double burden. He saw whither he was drifting with her and seeing, had not the heart to turn away. On the other hand, the Rockhaven Granite Company began to seem a quagmire of fraud in which he and all who had trusted in him might any day become entangled, their investments swept away, the men he had hired left without pay, and he stranded on this island. It may seem that Winn was borrowing needless worryment, and yet once the darker spot of suspicion fastens itself upon a man's mind, it grows until it turns all things green.

One thing he tried to do — avoid Mona. And yet

he could not to any extent, for since she dwelt next door he must needs meet her and speak almost daily. And strange to say, now that it was in his heart to act indifferent, her appealing eyes and winsome face began to seem a reproach, and his conscience troubled him. For a week he passed each evening alone in his room trying to read one of the books he had brought with him, or else in Jess Hutton's store, listening to the gossip of the men who gathered there, interspersed with an occasional bit of quaint philosophy from the lips of Jess himself, and then a bombshell in the way of a letter to him reached the island. It was as follows:—

“DEAR WINN,

“Have been back to the city now for two weeks and watching the trend of the market. I was satisfied, as I wrote you, that Weston & Hill were preparing to launch a skyrocket—now I know it. What with printer's ink and that walking tombstone, Simmons, they have managed to get Rockhaven among the unlisted but active stocks, and by some chicanery, worked the price up to six dollars. Page, my broker, says it's a wildcat of the most pronounced stripe. A good many are short of it at below its present price and yet it holds firm. I've unloaded half I bought, so

I am on Easy Street, and am watching out. It may go up with a whoop or down with a thud. One guess is as good as another, but what you best do is send me your stock and let Page sell it. Also if you have sold any to your friends, give them the tip. I know you believe in Weston and think, as you have said, that I am a perpetual scoffer. They may be all right, but I don't believe it, and now as you have a chance to unload and make a good thing, better do it.

"Yours ever,

"JACK.

"P.S. — I forgot to mention that Ethel Sherman is still up in the mountains and the belle of all occasions. She asked a lot of questions about you and in such a way I was almost tempted to believe they were sincere. She has failed to land the golf dude, for his mother scented danger and, like a hen, led him away to safety."

CHAPTER XIX

A PHILOSOPHER

WINN had felt it best to keep silent regarding his suspicions of Weston & Hill, but this new development forced him to unbosom himself to some one and he went to Jess. He waited until the usual evening gathering of callers had left the store, and then he told the story of his distrust from the beginning and ended by reading a portion of Jack's letter. To his surprise Jess received it all as unmoved as a granite ledge.

"I ain't a mite s'rprised," he said, "I sorter felt all 'long that this 'ere boss o' yourn was a swindler 'n' foolin' ye, an' the only reason I took any stock was jist to help ye."

"I know it," responded Winn, "and it's that and because you have influenced others to do so, that worries me."

But Jess only smiled.

"Keep cool," he said, "an' let yer hair grow. I ain't in it so deep but I kin 'ford to lose all I've put in 'n' take keer o' the rest on 'em here. What we

want to do now is ter cac'late. When the wind gets squally, the fust thing's to shorten sail. I'll 'low yer friend knows his business, 'n' we'd best send this stock to him 'n' let him sell it if he kin find fools to buy it at the price it's goin', an' then we'd best lay the men off at the quarry 'n' let 'em go fishin'. We might keep two or three on 'em goin'," he added as an afterthought, "jist to keep up 'pearances 'n' lay low till the wind shifts."

"It may be you are right," asserted Winn, "but I do not know what to do and the situation worries me."

"No sorter use 'n' worryin'," said Jess tersely, "ye'r healthy, ain't ye?"

And then Winn laughed. "Yes," he said, "I am, and no worse off than when I came here, but it disturbs me to find I've been deceived."

"You'll git used to that," replied Jess, "I hev. I cac'late in my time I hev hed more'n a hundred pounds o' wool pulled into myeyes 'n' I ain't blind yit. The only cause I've hed fer blamin' myself is 'most every time I got skinned it was 'cause I was too dum good-hearted."

"And that is just why I feel so bad," put in Winn; "you bought this stock to help me, and if you lose, it's on me."

Jess laughed heartily.

"Well, you're shakin' hands with the divil a good ways off," he said, "up to date I'm ahead o' the game a cool hundred 'n' a middlin' good chance o' gittin' more'n double my money back. I cac'late, of course, this stock ain't wuth a cuss, but if by some hocus-pocus they're sayin' it's wuth what your friend says 'tis, I stand a fair chance o' gittin' square. Better tell him he kin let it go fer a dollar 'n' not hang on fer more. I'll be satisfied if I git my hat back."

Then Jess, the big-hearted, thought of Winn. "It's none o' my bizness," he said, "but ez you've made free to trust me, how air ye fixed on this stock? Hev ye put much money into it?"

"I've put five hundred, part borrowed," answered Winn candidly, "and they made me a present of five hundred shares besides."

"Wal, that's a credit to ye, anyhow," responded Jess with an approving look, "an' ye kin feel ye come higher'n the parson." Then after a few minutes' silent meditation during which he closed his eyes and stroked his chin affectionately, he added: "As a gineral thing I'd be slow in advisin' anybody to go crooked, but when ye feel ye're in the hands o' sharpers, it's the only way. Now what I'd advise ye

good
' the
nce o'
te, of
some
riend
Bet-
' not
y hat

Winn.
you've
stock ?

swered
ent of

ponded
feel ye
w min-
ed his
added:
nybody
ands o'
dvise ye



JESS HUTTON, PHILOSOPHER.

to do is to keep on reportin' the same pay-roll right 'long 'n' lay most o' the men off fer a week or two till ye find what yer friend's done with the stock. What they send ye extra may come handy 'fore this cat's skinned and buried. Then ye kin kinder take it easy for a spell 'n' look the island over so long's yer time 'n' wages is goin' on. Let 'em do the fiddlin' while you dance this time. They cac'late ter make ye do all the fiddlin' an' turn about is fair play."

"I'll take your advice and do just what you say," replied Winn eagerly, his spirits once more raised to their normal level by this quaint philosopher, and as it was late in the evening and the mention of fiddle recalled Jess Hutton's hobby, he added: "You have lifted a load off my mind, and now please give me a few tunes, Mr. Hutton. I feel like hearing some music."

And Jess the genial, to whom his fiddle was wife, child, friend, and companion, once more drew it forth, and as Winn lighted a fresh cigar and leaned back to enjoy it, again as before was he charmed by the old man's art.

And that spell wrought by "Money Musk," "Fisher's Hornpipe," "The Devil's Dream" and such old-time dance tunes that followed in quick succession carried Winn back to his boyhood days and out of

the turmoil and strife of city life, and once more he felt himself in the old farm barn with lanterns swinging aloft and a score of country lads and lassies keeping step with him to the same lively measures. He could see their happy faces and the sparkle of their eyes as "balance and swing," "do-se-do" and "all promenade" echoed from the rafters. He could even feel the supple waist and warm handclasp of the willing maid who danced with him, and when the evening of simple but unalloyed delight was over, came the long walk home with that same farmer's daughter while the moonlight silvered the landscape and the rustling leaves in the maple lane, tinkling like tiny bells beneath their feet. Gone were all the hectic years of city life, the stab of Ethel Sherman, the distrust of Jack Nickerson, and the humiliation of the years with Weston & Hill. Gone, too, all his present dread and the fog that for weeks had obscured his course. Once more he felt full of young courage with success and riches almost within his grasp. Then as the evening waned and Jess Hutton's fingers strayed to the old sweet love songs of Scotland and "Robin Adair" and "Annie Laurie" whispered the burden of their affection, the tender eyes of Mona and the wild rock-walled gorge where he had first heard her play the same songs

touched his heart. With this memory, so sweet in a way, came a heartache. When the evening was ended and he, having thanked Jess for the good cheer in words and music, betook himself to Rock Lane, he paused a moment in front of Mona's home. Not a light was visible, not a sound except the low murmur of the distant sea. Only a few seconds he stood there, looking and thinking, and then kept on to his room.

The mood of the church bells was with him still.

CHAPTER XX

A CLOUD OVER ROCKHAVEN

A MAN is happiest when he has most to do, and though a woman's face intrudes upon his thoughts and he feels her smiles are all for him, it is life and action and the push forward toward success that interest him most.

And so with Winn. He had come to Rockhaven to upbuild his fortune, believing himself in a fair way to do so. He had taken up his new life and care with earnestness and energy, putting his best thought into it, and not only carrying out his employer's instructions in letter and spirit, but in addition trying to make friends of those honest islanders and interest them in this new enterprise. The latter was not hard since Jess, the oracle of Rockhaven, was on his side, and, in a way, sponsor for him. Then, too, he had adopted their simple homely ways and, though not a believer, attended church each Sunday. How much of this was due to the occult influence of Mona's eyes, and how much to sympathy

and interest in the spiritual life of the island, is hard to say. Most of the men considered Sunday as a day of rest, and to some extent, recreation. A few accompanied their families to the little church, but more spent the day lounging about the wharves, smoking and swapping yarns, and if a boat needed caulking, a net mending, or a new sail bending, they did not hesitate to do it. While all had sufficient reverence for the Lord's Day not to actually start out fishing, most were willing to get ready. And perhaps for good reason, for a livelihood on Rockhaven was not easy to obtain and with them, as with most hard-working people, the necessities of life displaced spiritual influences.

"It is a hard field to labor in," asserted the Rev. Jason Bush to Winn one day, "and I've grown old and gray in the work. We have a little church that has not been painted but twice since I came here forty-odd years ago, or shingled but once. We have no carpet, and the cushions in the pews are in rags. I have taught this generation almost all they know of books, and laid most of their parents away in the graveyard back of the meeting-house, and my turn will come before many years. We are poor here, and we always have been and most likely always shall be, and at times it has seemed to me the Lord was

indifferent to our needs. Your coming here and this new industry has seemed to me a special providence."

And Winn, thinking of the fifty shares of stock he had given this poor old minister, and the ten dollars dividend that must have seemed a godsend, felt his heart sink, for he had by this time come to realize why he had been told to donate this stock. And perhaps that fact gave added force to the parson's words.

And when, after Jess had advised him to lay off some of the men and he had done so, a sort of gloom seemed to spread over the island. A few of the men took to their boats and fishing once more, and though Winn gave out the plausible excuse that lack of demand for granite was the cause, the rest who were out of work now seemed a constant reproach.

Then, too, since his own ambition and hope received a setback he was not content. The growing distrust was a thorn in his side, in fact it was more than that; it was almost a certainty that his mission there was nearing its end. To leave, he could not; to go ahead, he dared not, for any day he might be left in the lurch with no money to pay his men. And Friday, when he usually received his remittances, was awaited with keen anxiety. When it came and

a letter, slightly fault-finding in tone because he had sold no more stock for some weeks, and insisting that he must go about it at once, Winn was not only irritated but disgusted.

"I am but a mere tool in their hands," he thought, "and they pay me to do their bidding, be it work or to rob honest people." And then Winn had a bad half-hour.

"Don't ye mind 'em," said Jess consolingly, when Winn had told him what they wrote, "but keep cheerful 'n' let 'em keep on sendin' money. It's a long lane ez hez no turns 'n' ours'll come bimeby. Better write yer friend 'n' git posted on what's doin'."

But this excellent advice had scant effect on Winn, for his ambition had been chilled, his hopes seemed like to be thwarted, his mental sun in a cloud, and the barometer of his spirits at low tide. Then the honest people here who had trusted him implicitly and who could ill afford to lose became a burden to his mind. Honest himself in every impulse, to realize that in the near future he might be cursed as a rascal only added to his gloom. He dreaded to meet them lest they read the worryment in his face, and especially the patient and hard-working Mrs. Moore, who daily prepared his meals. To her the hundred dollars she had invested was a small fortune, and then

the kindly old minister whose long life of patient work for starvation pay had made him pathetic, and who had considered this gift as coming from the hand of God — to feel that he also might join the rest in sorrowing hurt Winn. He dared not say a word to any one except Jess, and what to do he knew not. At times he thought of going to them, one and all, explain the situation, and ask them to intrust him with their stock, when he would send it to the city to be sold if possible. He even confided this impulse to Jess.

"No," replied that philosopher, "it ain't my idee to cross bridges till ye come to 'em, 'n' we'd best wait till we see which way the cat's goin' to jump. If wuss comes to wuss, an' 'fore I'd see ye blamed, I'll stand the loss o' every share ye've sold here."

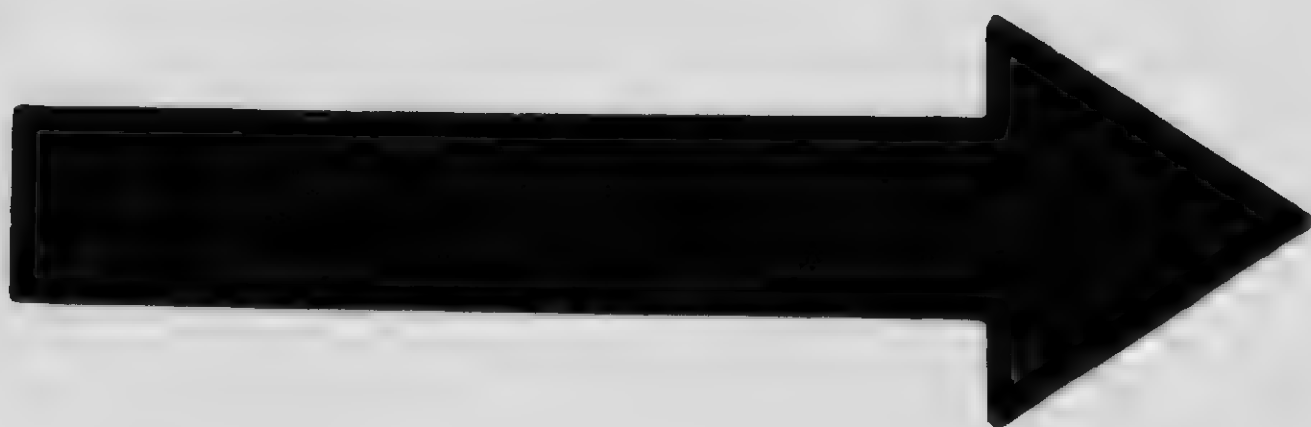
This was some consolation to Winn, but did not remove his gloom.

Then Mona became a factor in his perplexity. He had tried to avoid her to a certain extent, but he could not avoid his thoughts, and deep in his heart he knew that whatever bond of sympathy had come between them was due to his own seeking. He had praised her playing, passed hours in delightful exchange of poetic thoughts and recital of old-time lore, pathetic, romantic, and altogether alluring, and this

thrusting his personality, as it were, into the thoughts and life of this untutored island girl could have but one ending, and full well Winn knew what that

was.

The next Sunday chance threw them together, for Winn, to escape his mood, if possible, had taken a long stroll over the island and up to the north village. Returning late in the afternoon, he found her sitting by the old mill watching the tide slowly ebbing between its mussel-coated foundations. It was a spot romantic in its isolation, out of sight from any dwelling and, in addition, of somewhat ghostly interest. Winn had heard its history. It had been built a century ago and made useful for the island's needs, but finally it fell into disuse and decay, its roof gone, its timbers and floor removed, its windows but gaping openings in the stone walls and akin to the eyeless sockets and mouth of a skull. Then, too, the half-demented girl who years before had been found hanging lifeless from one of its cross beams added an uncanny touch. Winn had felt its grewsome interest and once or twice had visited it with Mona. And now, coming to it just as the lowering sun had reached the line of spruce trees fringing the western side of the harbor, he found Mona sitting where they had sat one moonlight evening, idly watching the



MICROCOPY RESOLUTION TEST CHART

(ANSI and ISO TEST CHART No. 2)



motionless harbor stretching a mile away. She was not aware of his approach, but sat leaning against an abutting stone, looking at the setting sun's red glow on the harbor, a lonely, pathetic figure.

For a moment Winn watched her, and watching there beside this uncanny old ruin, lived the past two months over again like a momentary dream, and then drew nearer.

"Why, Mona," he said, "what are you doing here?"

"Nothing," she answered, straightening up and turning to face him, "only I did not know what else to do, and so came here." She did not disclose the impulse which brought her to this spot, for of that no man, certainly not Winn, should be told.

"Well," he continued, with assumed cheerfulness, "I'm glad to have come across you, for I too have been lonesome and trying to walk it off. I've had the blues for a week or more now," he added, feeling that some sort of apology was due her, "and am not myself."

"And why?" she asked interestedly, turning her fathomless eyes upon him; "are you getting tired of us here, and wanting to go back to the city?"

"No, little girl," he replied, assuming his usual big-brother's tone and address, "I hate the city, as I've told you many times; but business matters vex

me, and as you may have heard, I've had to lay off some of my men."

"Yes, I have heard," she answered quietly, her eyes still on him, "nothing happens here that all do not know in a few hours."

And Winn, with the burden of dread that like a pall oppressed him just then, wondered how long it would take for all to hear what he or Jess could utter in five words.

"Why did you come here, Mona, if you were lonesome?" he said, anxious to change the subject. "It's the last spot on the island you should visit if lonely."

Mona colored slightly; "I always go to some lonely spot when I feel sad," she said, unwilling to admit the real reason for her coming here.

"And that is where you are wrong," put in Winn, forcing a laugh and seating himself beside her. "When I am blue I go to Jess or else take a tramp as I did to-day," he added hastily.

Mona still watched him furtively and with an intuitive feeling that he was concealing something. "I wish I knew how to play the violin," he continued, looking across the harbor to where a dory had just started toward the village, "it must be, as your uncle says, 'a heap o' comfort' when one is lonesome."

"It has been to him all his life long," she answered a little sadly, "and is now."

"And to you as well," he interposed, "it has helped you pass many a long hour, I fancy. Do you know," he continued, anxious to talk about anything except his present mood, "I've thought so many times of that day I first heard you playing in the 'Devil's Oven,' and what a strange place it was to hide yourself in. You are a queer girl, Mona, and unlike any one I ever knew. I wish I were an artist, I'd like to make a picture of you in that cave."

Mona looked pleased.

"You would make a picture," he added, smiling at her, "that the whole world would look at with interest; I'd have you holding your violin and looking out over the wide ocean with those sphinx-like eyes of yours, just as if the world and all its follies had no interest for you."

"And what is a sphinx?" asked Mona.

"A woman that no man understands," he answered carelessly. "There are a few such, and they are the only ones who interest men any length of time."

"And am I like one of them?" queried the girl.

"Oh, no," he answered, "except your eyes, and they are absolutely unreadable. Beyond them you

are as easily understood as a flower that only needs the sun's smiles."

It was a bit of his poetic imagery faintly understood by Mona. "You must not mind my odd comparison," he continued, noticing her curious look, "it's only a fancy of mine, and then, you are an odd stick, as they used to say up in the country where I was born."

"And so you were not born in the city," she said with sudden interest. "What Uncle Jess has told me and what you have said has made me hate the city."

"I thought you said once you envied the city girls who came here in yachts," laughed Winn.

"I might like to dress as they do," she answered, a little confused, "but not to live where they do."

"And what has that to do with where I came from," he persisted, "and why are you glad I am country-born?"

"Because," she replied bluntly, "Uncle Jess says country-born people are usually honest and can be trusted."

Winn was silent, and as he looked at this simple island girl, so unaffected and winsome, a new admiration came for her. "Give her a chance," he

thought, "and she would hold her own with Ethel Sherman even."

"That is true," he said aloud, after a pause, thinking only of his own business experience, "and the longer I remain here, the less I wish to return to the city. I feel as your worthy uncle does, and for good reasons. With the exception of an aunt, who has made a home for me, the women whom I met there were not to be trusted, nor the men either. When I left the old farm I was too young to understand people, but now that I do, I often long for the old associates of my boyhood, and if my business here becomes successful, I shall never go back to the city."

A look of gladness lit up the girl's face.

"I feel vexed over my business," continued Winn, longing to confide his troubles to Mona and looking down into the dark mussel-coated chasm left by the ebbing tide close by where they sat, "but I presume I shall come out all right."

Then, as he glanced up at the roofless wall of the old mill just back of them, its window openings showing the dark interior, he thought of the girl who, a century ago, had come there to end her heartache and whose story was fresh in his mind.

"Come, Mona," he said tenderly, as a sigh escaped him, "it's time we returned to the village, for I am

going to meeting to-night with you and your mother." And all the long mile of sandy roadway that lay between the mill and Roc'haven was traversed in almost unbroken silence.

Though far apart as yet, they were nearer to one another than ever before.

CHAPTER XXI

THE MOOD OF THE BELLS

THERE were two church bells on Rockhaven, one at each village, and every Sunday evening, year in and out, they called the piously inclined together, always at the same time. That at Northaven sounded the sweeter to Winn, since its call came over a mile of still water, like an echo to the one in Rockhaven. He had noticed them, one answering the other, many times before, each time to return in thought to the hillside home where he was born and to the same sweet sound that came on Sunday from the village two miles away. It had been to him what seemed long years since he heard them, yet now, this evening, while he waited in the little porch of Mona's home for her and her mother to join him churchward, and this call came sweetly through the still evening air, it carried a new peace to his vexed spirit, and the threatened upset of his mission to Rockhaven faded away. Once more he was a boy again, and for a time without a care.

And when Mona appeared, dressed in a simple white muslin, a white hood of knitted wool half hiding the coiled masses of her jet black hair, her eyes filled with tender light, Winn, in spite of his moroseness and the bitter lessons in love he had learned, felt it a proud privilege to walk beside her.

The usual number, mostly womankind, were emerging from the scattered houses along the way to the church, and as Winn and Mona, together with her mother and Mrs. Moore, followed the one plank walk which led to the church, the last call of the bells came at longer intervals.

When the church was reached the lamps had been lighted, but the white headstones, dotting the upward slope just back of it, still showed faintly in the twilight.

The services were simple as usual, the few dozen who gathered all joined in the same hymns of praise their ancestors had sung in the same church. What the minister said was not new or eloquent; and yet the prayer he uttered seemed to Winn to contain an unusually touching strain. It was the mood of the bells still on him, for he had never known what church believers call a change of heart; and while the devotions of the people were pathetic in their very simplicity, they seemed more like a plea for pity than

an expression of thanks. When the services were ended, and all rising joined in "The Sweet By and By," never before had it voiced such a plaintive appeal as it did then in Winn's estimation.

When he and Mona, loitering behind the rest, reached her little dooryard where the scent of many blooming flowers saluted him, they paused a moment. Mrs. Moore had seated herself on the porch for a social chat with Mrs. Hutton, the faint disk of a new moon showed in the western sky, and in spite of the resolution taken weeks before, Winn could not resist the temptation of longer privacy with his companion.

"Let us walk up to the top of Norse Hill," he said, "and look out over the harbor. I feel like it to-night."

"Here is where I come to be alone," he observed when they had reached the ancient beacon and were looking down over the village. "I wonder who built this odd tower and for what use; do you know?"

"I have been told it was built by Leif Ericson," she replied, "ever so many years ago, to prove he first discovered this country. Uncle Jess says it was, and that is why this is called Norse Hill."

There was a jutting ledge around its base, and they seated themselves upon it. Winn drew out his

case. "You won't mind my smoking, will you, Mona?" he said in a familiar tone, as he lighted his cigar.

"Why, no," she answered, in the same tone, "I love to see you enjoy yourself."

For a time they silently scanned the peaceful picture that lay before them. The sheltered harbor across which the faint path of moonlight quivered in the undulating ground swell that reached in from the sea; the old mill sombre and solemn and barely outlined to the right; beyond it Northaven with its scattered lights, and below them the few that twinkled in Rockhaven. Not a sound reached them except the low wave-wash at the foot of the cliff just back of where they sat. They were alone with their hopes and troubles, their joys and heartaches. It was not a time or place for immediate converse, and Winn quietly contemplated the peaceful scene while Mona covertly watched him. To her he was an unsolved enigma, and yet his earnest, honest brown eyes, his open, frank way, and his half-tender, half-cynical speeches had been for many weeks her daily thought. What oppressed him now was an added mystery. She had heard that most of his men working in the quarry had been laid off, but not for worlds would she seem so inquisitive as to ask why

And so she watched him, half hoping, half expecting, he would confide in her.

"I have been out of sorts, little girl," he said suddenly, with an intuitive feeling that she expected an explanation of his silence; "and as I told you this afternoon I took a long tramp to drive my mood away. It did not do it, but something else has, and that was your church bells."

"I am very glad," she responded with sudden interest, "I wish they would ring every evening."

"Yes," he continued, not heeding her delicate sympathy, "they have carried me back to my boyhood and the country village near where I was born. I wish I could go back to those days and feel as I did then." he added, a little sadly, "but one can't. Life and its ambitions sweep us on, and youth is forgotten or returns only in thought. If one could only feel the keen zest of youth and enjoy small pleasures as children do, all through life, it would be worth living. I should be grateful if I were as happy and care-free as you are, Mona."

"I am not very happy," she answered simply. "Did you think I was?"

"You ought to be," he asserted; "you have nothing to worry about unless it is your ambition to become a great artist, and as I have told you, you had

better put that out of your thoughts. You could be, but it would bring you more heartaches than you can imagine. Put it away, Mona, and live your simple life here. To struggle out of your orbit is to court unhappiness. I was thrust out of mine by death and poverty," he added sadly, "when an awkward and green country boy, knowing absolutely nothing of city ways and manners, and placed among those who think all who come from the farms must be but half civilized and stupid. It is the shallow conceit of city-bred people always and the greatest mistake they make. My aunt sent me to a business college, and for a year my life there was a burden. The other fellows made game of my clothes, my opinions, and worse than that, a jest of all the moral ideas in which my good mother had instructed me. Later on, when I began to get out into the world, I found the same disposition to sneer at all that is pure and good in life. The young men I became acquainted with called me a goody-good because I acted according to conscience and refused to drink or gamble. They seemed to take a pride in their ability to pour down glass after glass of fiery liquor, and when I asserted that to visit gambling dens and all other resorts of vice was to demean one's self, and positively refused to follow them, they laughed me to scorn. They

seemed to take a pride in their vices in a way that was disgusting to me. Then, as if to prove what a stupid greenhorn I was, they pointed out men who stood well socially, attended church, had wives and families, and yet led lives that were a shame and disgrace in my estimation. They proved to me what they asserted in various ways, so I could not doubt it. It was all a revelation, and for a time upset all my ideas and led me to think my early training in the way I should walk a stupid waste of opportunity.

"Beyond that, and perhaps the worst of all, I was made to think that religious belief was arrant nonsense and used as a cloak for evil doings; that none except silly old women and equally silly young girls were sincere in pious professions; that belief in God was an index to shallowness, and prayer a farce.

"It began to seem to me that I really had been brought up wrong and trained in absurd ways, and that unless I threw my moral scruples to the winds, I should be a jest and a laughing-stock to all city people. We grow to feel, and think, and live like those we meet daily, and when I came here, among you whose lives and morals were so unlike city folks and so like those of the people among whom I was reared, it seemed as if I had gone back to my boyhood home.

"I think the sound of your church bells, Mona, was an influence more potent than all else to carry my thoughts and feelings home again."

He paused a moment to look out seaward and along the broadening path of moonlight as if it led into a new life and a new world, while Mona watched his half-averted face. All this was a revelation to her of his inner self, his nature and impulses. She had thought tenderly of him before; now he seemed the embodiment of all that was good and true and manly — a hero she must fain worship.

"Life is a puzzle-board, dear," he said at last, as if that sparkling roadway had been followed into a better one; "we all strive for happiness in it and know not where or how it may be found. We wish to please ourselves first, and to share it with those who seem akin to us. Few really desire to annoy others or give them pain. Then again we are selfish, and our own needs and hungers seem all important. We are a little vain ofttimes, carnal always, unthinking, and seldom generous. We forget that it is more blessed to give than to receive, that a clear conscience is as necessary to happiness as good digestion is to health, and that we cannot walk alone through life. We must depend upon others for about all the happiness we receive, and they on us. Then again we had

best remain with those we understand and who know us best. They and they only can or will seem near to us. Your bells have carried me back to those with whom I am allied by nature; and among them and in the pure and simple life they live, I feel that peace and contentment may be found. With you it is the same, my dear, and it is to keep you here among those akin to you that I say what I have of the great world. Do not wish to enter it; do not imagine you will find happiness there, for you cannot. Here you are loved and understood, here are those you know and can trust, and here every cliff, and gorge, and grove, every flower, and bird, and ocean voice, contains a childish memory. Were you to leave them behind every call of the church bells at eventide would carry your heart back to these scenes again, as it has mine to those of my youth. No, dear, be warned in time and remain content."

He meant it for her good, but she thought only of a similar bit of advice he had given her once before, and one that wounded her to the heart.

For a little longer they sat and watched the moonlight scene; Winn unconscious that beside him was a girl whose ennobling ambition and sweet, patient nature was a prize any man might feel proud to win,

and Mona quivering with an unaccountable heart-ache; and then he rose to go.

"It is getting late, dear," he said in his familiar way, "and we'd best go home. You may catch cold if we stay here longer."

And Cupid, hovering on the old stone tower, turned away in sorrow for a wasted opportunity.

But Winn held out his hand to assist Mona, and be it said to his credit, he retained hers in a warm clasp until her gate was reached.

"Good night, dear," he said then as he opened it for her to enter, "and sweet dreams."

CHAPTER XXII

TWO RASCALS

THERE are genial, liberal, and companionable rascals and mean, contemptible, sneaking ones. The former attract by their apparent honesty and cordial expressions, and are the more dangerous; the latter repel by every look, act, and word. Of the first class J. Malcolm Weston was a pertinent example, while Carlos B. Hill was of the latter.

On "the street" and among his associates Weston was considered a jovial, good-natured man, liberal in small things, a pleasant associate, but lacking in morality and without principle. He paid for one of the best pews in the church Winn's aunt attended, which was always occupied by his wife and family, and by him occasionally; he contributed for charitable and missionary work in an ostentatious way, always insisting that it be known how much he gave; belonged to a club where gambling was the chief amusement and the members of which were mostly stock brokers, speculators, and fast men about

town; he wore the latest and most fashionable raiment, and drove a dashing turnout. Before the firm of Weston & Hill had been established he had been the manager of what is known as a bucket shop, and when that failed (as they always do, soon or late) he began his career as a promoter. In this he was not over-successful, mainly from lack of funds to carry out his schemes; but when the conceited, shallow-minded Hill was induced to walk into his parlor, Weston began to soar. Hill was a retired manufacturer and bigoted church member who had saved a small fortune by miserly living, stealing trade marks, copying designs, making cheap imitations of other manufacturers' goods, and cutting prices. He thirsted for fame as a great financier and longed to be a power in the stock market. Weston, whose business arguments usually contained equal parts of religion and possible profit-making, in due proportion to the credulity and piety of his victims, and who could time a horse race, play a game of poker, or utter a fervid exhortation with equal facility, easily led Hill into the investment and brokerage business, and so the firm was established.

This was J. Malcolm Weston.

Of Hill, though his counterpart exists, but not in plenty, an explicit description shall be given. He was

of medium size with a sharp hawklike nose, retreating forehead, deep-set fishy eyes, ears that stood out like small wings, and a handclasp as cold and lifeless as a pump-handle. His sole object of conversation was himself; he had pinched pennies, denied himself all luxuries, and lived to be hated, till he grew rich. It was one of his kind of whom the story is told that, having died rich (as usual), a stranger passing the church on the day of the funeral asked of the sexton at the door, "What complaint?" and received the reply, "None whatever; everybody satisfied."

Weston, liberal rascal that he was, was not long in learning to hate his mean-natured partner, and by the time the Rockhaven Granite Company was duly organized and well on toward success, had conceived another and perhaps more excusable swindle (if any swindle is excusable), it being not only to rob the investors in Rockhaven, but Hill as well, and then leave for a foreign clime. But the launching of Rockhaven necessitated outlay. Hill really held the purse-strings, so Weston, the plausible, shrewd schemer, bided his time. But the road to success became difficult. Each successive outlay was whined about and opposed by Hill, who, shallow in his conceit, lacked the courage of his rascality. When Winn was sent to Rockhaven, and money to pay men must follow, and

each successive item and advertisement in the *Market News* (both high-priced) only made him wince the more, it required all of Weston's optimistic arguments to keep him from backing out. But when returns from the sale of this absolutely worthless stock came in, Hill smiled, and when some thirty thousand shares had been sold and, by reason of Simmons' manipulation, it was quoted on 'change at six dollars per share, his eyes glittered like those of a hungry shark. No thought of the honest and confiding men and women who had contributed to swell the total, and would share in the inevitable loss, came to him. No qualms of conscience, no sense of guilt, no fear of retribution! only the miser's lust of gain and the swelling of his abnormal self-esteem. And so gratified was he in this partial success, and so eager to pocket its results, that, had Weston now proposed dividing receipts and absconding, he would have consented with alacrity.

Of those who were to be the dupes of this precious pair a word will now be said. They comprised a varied list, from poorly paid clerks who had caught the gambling fever to Winn's aunt who, since she believed in Weston, and being baited on by the deceptive dividend, had invested almost her entire fortune. There was one cashier in a bank who had "utilized" about three of the many thousands he had access to,

an innocent and underpaid stenographer in Weston & Hill's office who persuaded her widowed mother to draw her all from the savings bank and buy Rockhaven, and scores of small investors, trustees for estates; and even sane business men, lured by the early and unexpected dividend and anxious to share in the rapid advance, bought, what they at heart feared was worthless. And so the bubble grew apace, and Weston and his henchman, Simmons, in the privacy of their offices, smiled and congratulated one another, and plotted and planned. They discussed the items to be paid for in the *Market News*, how long it would be necessary to continue the farce of quarrying carried on by Winn, and how much stock was really being tossed back and forth among the gamblers on 'change, and how much held by honest investors. Of the quarried stone shipped by Winn, enough had been received to build the palatial residence Simmons had under way and some toward another and smaller contract, taken at a price below market rates. To these consultations Hill was seldom invited, for the best of reasons, — he was in the end to be made the dupe of all. Of this latter and final iniquity not even Simmons was informed.

CHAPTER XXIII

THE STARTING OF A "CORNER"

THERE are always two parties in every stock exchange, well known as bulls and bears. Those who believe in an advance, or what is to the same end, manipulate a stock to increase its price, are said to be "bulling it"; while those who honestly think it quoted above its worth and sell it, or plot to depress its price, are said to "bear it." Like the ever varying hues of the kaleidoscope, so the opinions and actions of each individual among those men constantly change, and a bull to-day may be a bear to-morrow. Then cliques and pools take up one little joker of values, and seek by force of number and capital to toss it up or down. To this end they fill the press with columns of false reports, fictitious statements, and items of apparent news for one purpose — to deceive. When the wildcat, Rockhaven, started on its career, the bulls and bears, glad of a fresh toy, began to toss it back and forth. None believed it of any actual value, but merely one of the

many dice in the speculative box. All united in asserting that it was the *avant courier* of a scheme; it might be pushed up to a fabulous price and it might any day go down with a crash. It was this very certainty of being an uncertainty — the fact that its future was an open gamble, a positive chance — that made it interesting. None of these astute speculators were deceived by the early dividend, even for one moment; and when Simmons, well known as Weston's mouthpiece, openly bid two dollars for five thousand shares or any part of it, and really obtained one hundred, and that the identical hundred originally given a prominent man for the use of his name, all knew that the fresh toy was on its way toward the roof or the cellar. It may seem strange after the countless schemes which have come to naught, that any remain who could be inveigled into a new one, but as a wise showman once said, "the world loves to be humbugged," and the early dividend worked its inevitable result among the real investors, while the gamblers' chance stimulated "the street"; and between the two Rockhaven was pushed upward. And the *Market News*, as well as other city papers anxious to sell space, helped to swell the bubble until Rockhaven became one of the loaded dice all speculators love to play with. It started at two dollars a

share, bid by Simmons, who the next day offered three for it and had two hundred more sold him by a too-confident bear who didn't own a share, and who later on bought it in at a higher price, pocketing his loss with a smile. And so it kept on, now up a point and back a half, then up two and down one, to go back again when some nervous bear sought to cover. Some who owned it at the subscription price of one dollar sold, and quadrupled their money, to see it go still higher, and catching the fever, bought it in again; while others who were short of it at three, bid it in at five, and distrustful of it as ever, went short again, and so the definite stock value in this case, as in all others, became a guess.

In the meantime Weston, the spider in his web, and Simmons, his trusty spokesman, watched the market and were not idle. They had sold some thirty thousand shares, the *Market News* kept printing items (at a cost of fifty cents per word), the street was all guessing, and Rockhaven bade fair to become a sensation "on 'change."

Then a few far-seeing bulls, believing the natural sequence of stock manipulation in this case would end in a "corner," began bidding it up, while Simmons, quick to feel the pulse of the situation and really holding the key to it, aided them by spreading

a report to that effect, and when the price showed weakness, buying a few hundred. As most of "the street" asserted that the stock was valueless, his object was to create a short interest, if possible, and in time so manipulate matters as to scare the shorts, knowing full well what the result would be.

The only danger he knew lay in the action of Winn Hardy and what he might do. If that duped young man went the game and, returning, alarmed his aunt, who had bought ten thousand shares and locked them up, the game would be balked.

"We must keep your man Hardy on the island all summer," he said to Weston, "and let him quarry stone, at whatever cost. If ever he hears what Rockhaven is quoted at and isn't a fool, he will hurry back and not only unload his thousand shares, but tell his aunt, and she will do the same."

"I doubt that he will," answered Weston; "he has few friends in the city, and those are not posted on the market, and as for his aunt, I have assured her that if she hopes to sell out her stock at the top price, she must keep her investment an absolute secret. I gave her the tip on Sunday as we were walking home from church together, and in such a way that I feel sure she will heed it. The good woman is wrapped up in church work and putting the matter in the

way I did, and at that time, insures her secrecy. Some people must be handled with religious gloves," he added, smiling urbanely, "and some hit with a club." He thought of Hill in this connection.

And in the case of Winn Hardy, he reckoned without Jack Nickerson.

CHAPTER XXIV

THE PROGRESS OF A "CORNER"

THERE are honest and honorable stock brokers, and Page, a friend of Nickerson's and acting broker for him, was one of them. He knew Simmons well, and had at one time or another come in sharp conflict with the latter in some stock deal. He had watched the bubble, Rockhaven, ever since its inception, and accustomed as he was to the endless variety of tricks resorted to by others of his class, had an intuitive conception of how the general partnership of Weston & Hill and Simmons would be carried to its culmination.

"It's a swindle, pure and simple," he said in confidence to Nickerson, "and while Weston is willing to dupe the confiding investors he has persuaded to buy the stock, the real end and aim of his scheme is to get the street short of it and, by some sort of scare, start the bears to bidding against each other, and when the right time comes Simmons will appear on the scene and unload Rockhaven at top price. How

soon that time will come and how far up they will push the stock before the shorts take fright, is a guess. It is now steady at six and not much interest in it. Then again it's an open question how much stock is owned on the street and how great a short interest has been created. No one has any confidence in it, and yet many are ready to take a flyer in it for a turn. My idea is to handle it as one would a hot horseshoe. I am long a thousand or two, you are ditto for five hundred, and we hold fifteen hundred in trust for your friend Hardy and this islander, Hutton. Whether to unload now and make four points or hold for a big stake, is the question. It's a gamble either way."

And this, be it said, fairly represented the situation.

But Simmons, who really held the key to this well-set trap, knew very well that he had the street all guessing, and more than that, was just the man to keep them at it. He sold and he bought a little stock each day, just to keep it active and quoted. He could have bought every share on the street if necessary, but that was not his game. What he did want was to aid the bull pool that had been formed, for every share they bought meant one more short of that share, and when the time came, one more scared

bear to bid it up. It was an unscrupulous scheme, but one continually being worked in one way or another by these legalized gamblers.

Then, as if the devil came to Simmons's aid, Rockhaven began to be quoted in the bucket shops, and the crowd there, as usual, were all bulls. It is a strange fact, but true, that every lamb who goes into one of these wool-shearing offices is always sure to buy, expecting an advance. With him, stocks are bound to advance — never go down. If they do, he feels it's only for the time being, and they must go up again, and so he foolishly puts up more margins, and still more, and the crafty thief who manages this robber's den assures him he is right; they are bound to go up, and in privacy smiles at the innocence of his victim. And so the shearing goes on.

In this case it helped the arch-plotter, Simmons, and his backer, Weston, for as the stock held firm, those who were short of it at two, three, and four, had no chance to cover. Then as it began to creep up a little, to even up their shortage they sold still more, and every few days a paid item in the *Market News* helped matters on. What they were need not be stated. They were all to the same purpose, and that to create confidence in Rockhaven, and as usual every bear on the street discounted these statements

and felt more certain that Rockhavens were without substantial value.

And they were right.

Meanwhile Weston, the great financier, as he now felt himself to be, rubbed his hands with satisfaction and concocted more news items; and Simmons hobnobbed with the street, assuring one and all of the other speculative liars what a safe investment Rockhavens were, and how sure to advance.

"We have not sold much stock and do not care to," he said, "we know a good thing when we see it, and in this quarry we have a certain money-maker. It costs us a mere nothing to quarry the stone, the market absorbs all our product at a good price, and the ledge we own is limitless. Then we have an excellent manager in whom the firm trusts implicitly."

He always used "we" in speaking of the stock, that pronoun carrying a certain assurance, as he well knew, for Simmons, who had grown old and gray on the street, was a shrewd money-maker and well known to be worth a million or more.

But while Weston was happy in his prospective success, Hill was not. He was too greedy, and, narrow-minded as he was, could not wait content until the Rockhaven plum was ripe. He wanted to grasp it at once, even to ruin its fruition entirely. He railed

and groaned whenever a dollar was put out, and had from the start. In his narrow vision it was so much thrown away. Every item in the press that called for outlay, the use of the thousands held by Simmons to manipulate the market, and especially the hundred or more that each week had to be sent to the island, each and all added to Hill's misery. Weston, the liberal rascal, had for a long time felt disgusted with his partner's miserly instincts; now he positively hated him and longed for the day when he could deal him a crushing blow. Both were unscrupulous schemers and thieves at heart, but of the two Hill was the worse. Not only did Weston come to hate Hill more and more each day, but he grew tired of the sight of his pinched and hypocritical face, his sunken eyes and clammy handshake — for shake hands with him occasionally he must. Then Hill was so unlike Weston in other ways it added to the feeling of disgust; he never used tobacco or drank, and held up his hands in holy horror at any lapse from the code of morality, and worse than that, if Weston let slip any word of profanity, as he occasionally did, Hill exclaimed against it.

To have one's small vices made a daily text for short sermons is unpleasant, even to the best of

But while Weston's hate and disgust grew apace, no hint of it leaked out, and since he was the master spirit in the Rockhaven Granite Company and in that scheme held the reins, it moved on to culmination, unaffected by Hill's whining.

CHAPTER XXV

A SUMMER DAY

THE life of suspense now forced upon Winn was not agreeable. He had too much inborn ambition and energy of character, and once he had come to feel himself his own master, as his mission to Rockhaven allowed, never again could he fill a menial position and be satisfied, and the possibility of it once more seemed degradation. Then again his present dilemma was galling. He had followed Jess Hutton's advice, but no word came from the city except the weekly remittance from his firm and letters urging him to sell stock. He would not do so now, not even if those honest people had offered any price, and what he had sold was a source of dread. But no one wanted more, for the partial cessation of work in the quarry was handwriting on the wall.

And so the summer days sped by, and Winn's longing for a better understanding with Mona grew stronger. In a way he stood in a false position toward all these people except Jess, and the longer it

remained so the worse it seemed, so one evening he resolved to confide in Mona.

"Let us go over to the cave to-morrow afternoon," he said, "I've something to tell you." It was the first step toward the right, and he felt better for having taken it. When they were crossing the mile of undulating ledges separating the village from this lonely gorge, Winn, carrying the little green bag and leading Mona like a child around the rocks, experienced a strangely sweet feeling of protection and care for her, and with it came the determination to utter no more of the cutting speeches so natural to him.

"I may not be here much longer," he thought, "and it shall be a pleasant afternoon for her to recall when I am gone."

And he it said here that when a man feels that way toward a woman, love's silken cord has been knotted about his heart. When they reached the niche, at the head of the gorge, a surprise awaited Winn, for its floor was carpeted thick with freshly gathered ferns, and bunches of wild roses and clusters of red berries were thrust into each crevice.

"What good fairy has been here ahead of us?" exclaimed Winn as he looked at the charming nook. "Was it you, Mona?"

"It must have been one of your mermaids," she

answered prettily, "and our coming has frightened her away."

"One who plays the violin, I imagine," he answered smiling, "and has raven tresses instead of sea-green."

But when Mona was seated and he opposite reclined on the fresh green carpet, he was in no hurry to tell his story, and for reason. The spot, with its wild grandeur of cliff wall on one side, the other gently sloping and broadening down to where the white-crested billows leaped in among the weed-draped rocks, was beyond all question the most picturesque bit of coast scenery he had ever seen. And now it seemed endowed with a newer charm. Here he was, hidden away from all the wide world and almost from himself, with Nature at her grandest and the limitless ocean voicing eternity at his feet. For a little time he watched the white-crested billows tossing the rockweed and brown kelpie aloft as they swept into the gorge with a solemn roar. Somehow, just then, it seemed to him as if he and Mona were alone with God, and the world was young, and life all before him. And at this moment he forgot all his troubles, and the price of Rockhaven stock seemed of less account than the ferns he sat upon.

"This spot makes a better man of me, Mona," he

said at last, "and to-day it lifts me into the frame of mind that the church bells always do at eventide. I am not a believer such as you people here are who join the church. I am only of the world, worldly, embittered somewhat by experience and therefore rather distrustful. And yet here it all disappears, and only God seems good to me." Then he paused, looking out on the wide ocean once more while Mona watched him with wistful eyes, wondering what odd speech would fall from his lips next.

"I asked you to come here to-day, little girl," he said at last, "to tell you the story of my life and what has made me as I am. You have been kind and tender and patient with my whims, your mother has opened her door to me, your uncle has trusted me and been my friend, your minister and many others have been kind to me also, and in all ways a welcome to me and my errand here has been extended. And now I will tell my story." And tell it all he did, not even omitting Ethel Sherman. All the years he had been a menial in Weston & Hill's office, his associates the while and their influence, and then this new departure in life with all its hopes and ambitions, to end in a fog of doubt and suspense. When the recital was ended he felt better; how Mona felt her words can best indicate.

"I am glad you trust me so much," she said, "and I wish I could say a word that would help you. Uncle Jess's advice must be for the best." And then an intuition that all this meant Winn's leaving the island soon brought a shadow over her face. For a little time the two sat in silence, unconscious of the wild romance of the nook or the ceaseless monotone of the ocean just below.

"I have worked hard to make this venture a success," he said at last, in a dejected tone, "and hoped for much, but now it all seems likely to vanish, and worse than that, the good people here who have bought stock will lose by it and blame me. I cannot tell them how matters stand, or even leave here at present, and yet any day I may hear that the company has dissolved. I've lost all confidence in them now, and to protect myself am forced to act a dishonorable part and let them send money I do not need. I have a friend to whom I sent our stock, but no word comes from him, and so, little girl, you see why I am so disheartened."

But Mona scarcely understood all he had said — some of it not at all. The matter of stock values and how the present dilemma came about was quite beyond her. What she did understand was that some grave danger threatened Winn and he must leave the

island. She had, impelled by a sweet girlish impulse, come to the cave early that day, bringing ferns and flowers to deck it and surprise this man whose every word and smile seemed of so much value. She had brought her violin, glad if he cared to hear her play; she had hoped the little outing, away from all others in this trysting place, would be charming to him; and in her girlish heart meant to make it so, and now the little plan had come to naught, and instead she had heard what caused a heartache. The ferns were fast wilting and the violin remained in its case.

"Come, dear," said Winn, speaking freely and seeing the cloud on her face, "let us forget this trouble and enjoy this afternoon. We may not have another one here. Please play for me now."

But her muse had fled, and she only turned away to hide the pain in her face.

"I will by and by," she said faintly; "I want to think now."

And Winn, conscious of the blow he had dealt her, felt a strange sense of guilt. He had known for many weeks that his every word and look and smile was a joy to her, and while not for one instant had she overstepped the bounds of maidenly reserve, her thoughts were of him. And then as he looked at her

with face half turned away and lips tightly closed as if to keep back the tears, a sudden impulse to gather her close in his arms and whisper fond and loving words came to him. But he put it away.

"I wish you would play for me, dear," he said very gently, "and drive away my blues. Play something lively." And the boy god, ever hovering where hearts are tender, sheathed his arrow and flew away.

Many times afterward Winn thought of that moment and always with regret.

A little longer Mona waited, and then, like an obedient child, drew her violin from its case.

Our moods are our masters, and be it untutored girl or world-wise man or woman, they shadow or brighten all expression. And though Mona played at his bidding one and another of the lively airs she knew, a minor chord of sadness ran through them all.

Then, to his surprise, she began one of the late light operas he had sent for and given her weeks before. She did not play it with ease, a halt came now and then, but she played it all through and then paused.

"I am surprised," he said; "when and how did you learn that? You told me you could not read a note of music."

"I have been learning to read," she answered quietly, "and Uncle Jess has helped me."

And then Winn, wishing to encourage her in some way, or at least lead her thoughts out of their present gloom, uttered a bit of foolish advice.

"Mona, my dear," he said earnestly, "some day I hope you may have a chance to study music in the city. If you have, and I would advise it, you will win a name for yourself."

"Would you come to hear me if I did?" she answered sadly.

"Most assuredly," he said, "and shower you with choicest flowers."

When the lowering sun had left the gorge in shadow, and twilight had crept into the cave, Mona picked up her violin, and, as if to utter her own heartache, softly played the old love song Winn had first heard whispering out of that wild gorge. Watching her and listening thus to what seemed the quivering of that girl's heart, his eyes grew misty.

"Come, dear," he said, when the sad song ended, "it's time to go home."

And all the way back he held her arm and gently guided her steps among the rocks.

CHAPTER XXVI

A CLIMAX

WHEN Winn reached his room that evening, a letter from Jack Nickerson and a clipping from the *Market News* was awaiting him. The letter said:

Come at once to the city, but keep shady when you arrive. Go to a hotel and send for me. Rockhaven is up to ten, the street is all short of it, and a bear panic may come any day. Have held your stock to unload at top price. May do it to-morrow, but come anyway."

The clipping was as follows: "As we predicted weeks ago, Rockhaven, in spite of countless rumors put forth by the bears, has crept steadily upward. Most of it is in the hands of conservative investors who know its value, and some day those who sold it so freely for five and six will be bidding fifteen and twenty for it. It is a safe purchase now on any weak spot, and good for ten points more."

And Winn, fresh from the spell of Mona's eyes and the tender mood of that afternoon, felt that he

had reached a turning-point in his life and that independence and the end of his suspense were in sight. Go to the city he must, and at once, that was certain, and perhaps a small fortune was almost within his grasp! The thought made his pulses leap. All his life long he had been hardly more than a cipher, a poorly paid menial, and now possible freedom and escape from serfdom was near. Then another impulse came, which was a natural sequence of the others. He had never, since boyhood days, felt that he had a home. His aunt's was but a free boarding place, and irksome at that; the city and its ways were not congenial to him — even the thought of going there now was obnoxious; and as this realization grew, there came to him, much like the sound of church bells, the sincerity, the honest friendship, the simple truth of those people he had for three months lived among. And into this appreciation also entered — Mona.

Like all men, he aspired to some wealth and the protection it means; and now, when a little of it seemed within his grasp, there followed a nobler impulse, and that the home-building one. Then when he thought of the city once more, with its social hypocrisy, its vain display of wealth, its cold, heartless life, where none seemed ready to extend a hand to

him, he felt more than ever it never was and never could be a home for him. And then in sharp contrast to one city product, Ethel Sherman, came a thought of the girl who that morning had decked the cave with ferns and flowers, that it might seem more worthy of him. And now herself and her life passed in review. He saw her at home, patient with her mother's whims, helping when and where she could; at church bowing in reverence to the simple devotions and joining in the singing; and in the wild gorge where she hid herself away to practice. This last touch of romance seemed to affect him more than all else, and as he thought of those eyes, into which no shadow of falsehood ever entered, and how all that was beautiful in nature, from the roses that grew between the granite ledges of the island to the boundless ocean beating against its cliffs, appealed to her as to him; insensibly, and quite beyond his power to check, came the sweet illusion of love. Gone for the moment was the memory of Ethel Sherman and the bitterness she had meted out to him, and in its place opened a new world. Gone, too, was the influence of the one man who, above all others, had forced his cynicism upon Winn and taught him distrust of womankind. Almost, but not quite, did this gentle thralldom win, and then — the reaction came.

"I will tell Mona, as a big brother should," he thought, "all she has a right to know, and leave the island as I came. I may return and I may not."

But Winn, of wayward impulse and changeable nature, now buoyant, now despondent, knew not his own heart nor its needs, and understood not at all how some straw, some pebble of chance, would inevitably swerve him in spite of all resolution.

It is thus with us all.

And now came the business side of his dilemma.

"It goes without sayin' ye best do as yer friend says," advised Jess, when Winn had read the letters to him, "'n' the sooner the better. Sell yer own stock fust, if ye kin, an' then mine if ye hev the chance, but don't worry if ye can't. I'll take keer o' matters here while ye're gone an' when ye git back, we'll haul in the net 'n' see what we stand."

"But how about the others here?" queried Winn, who had worried about them fully as much as about himself. "I must see that they are taken care of."

"Wal," answered Jess, slowly, "ye go ahead 'n' see how the land lays, 'n' mebbe I'll follow ye if ye send me word; 'n' if ye don't, an' things go to smash, I'll see none on 'em here is loser."

And this was Jess Hutton, the man above all

others whom J. Malcolm Weston had urged his dupe to sell stock to! Never before did Winn feel so ashamed that he came there as manager for the Rockhaven Granite Company.

"Mr. Hutton," he said earnestly, "I shall always be thankful that I told you from the start how matters stood, and if the worst comes, you will know it was no fault of mine."

"I knowed ye war honest, the fust time I sot eyes on ye," responded Jess, cordially, "an' now ez ye're goin' soon, it won't do ye no harm to tell ye. An' more'n that, I'll tell ye I never doubted from the start this boss o' yourn was a rascal, an' the only reason I bought a little stock was 'cause I liked ye 'n' wanted to help ye."

Winn felt more ashamed than ever.

When he returned to his room late that evening, the moon, now a few days past its full, was just rising over Norse Hill and silvering the dark and silent houses along the way. No one was up, and so still was the village that his footsteps on the plank walk seemed to echo across the island. When he came to where Rock Lane joined the street, he paused. Just beyond he could see the little church and back of it the silent village of the dead, each stone distinct and ghostly in the moonlight, to the left the motionless

harbor, a glittering field of silver, and beyond the old tide mill, spectral and solemn. And faintly whispered in the stilly night the ocean voice.

Many times afterward that picture returned to his memory.

CHAPTER XXVII

SEVERING THE TIES

THE next day seemed to Winn almost like preparing for a funeral.

"I wish you would go over to the gorge with me this afternoon," he said to Mona that morning, "I must leave here to-morrow, and I want to bid the spot good-by."

And she, busy among the sweet williams, pinks, and marigolds that were her daily care, felt her heart sink.

And Winn, believing it his last day on the island, went his way, first to the quarry that had been his everyday duty for almost three months. Only four men were retained, and those were to be kept at work until he returned, or until Jess ordered otherwise. To no one could he say his departure was final. Then he wandered about among the wharves that had so interested him the first day on the island, and spoke with the few fishermen busy there. All knew him, and each had a pleasant word and nod. He watched them at their work, salting the fish they had split and



THE DEVIL'S OVEN.

were packing, one upon another, in a large tank, or spreading cured ones on racks to dry, and packing up in bundles those that were dried. He sniffed the pungent odor and looked out seaward, where the fishing craft, with all sail set, were departing. Then he strolled inward to where the little steamer made landing. She had left for that day and her wharf was deserted. Winn thought that on her next trip he would be a passenger leaving the island for good. Strange to say, as he passed on he noticed with peculiar interest the sign, "Coffins and Caskets" on a small shop just back of a house. Then he followed the sandy shore of the inner harbor past an old, dismantled fishing smack, beached high and dry, on the stern of which the name "Nancy Jane" was still legible, and then on up to the tide mill. Here he paused again, looking into the dark interior where only the sills remained, and below them a space through which the tide ebbed. And he thought of the girl who had ended her life there.

Somehow, all that morning these sad reminders of life and death on the island seemed to thrust themselves before him. The mood they engendered was with him when that afternoon he, with Mona for companion, started for the gorge. And she was almost as silent as the old mill.

"I've been bidding good-by to the island all the morning," he said, when they reached the top of Norse Hill, "and I hate to go away."

"But you are coming back, aren't you?" she asked, with a note of pain.

"Oh, yes," he said cheerfully, "I hope so, but I can't tell. You know why I go, and my business here may be at its end. But if it is, I shall visit the island next summer, if I live.

"Come, dear," he added, when the gorge was reached and he had assisted her down, "let's leave the violin here and hunt for sea-shells. I want some to carry away." And like two children they clambered over the rocks the tide had left bare, picking up the starfish, chill to the touch, sea-urchins, snail shells, sailors' money purses, tossed above the tide level and dried black and hard, and watching the anemones and crabs left prisoners in pools between the rocks. Overhead the gulls circled and far to seaward the white sails of coasters and fishermen gleamed in the sunlight, and beside Winn, following wherever he went, Mona, with her appealing eyes. They talked of nothings, as usual, and he stole covert looks at her face, noting how the sea winds played havoc with her loosened hair.

Later they sought the cave where the ferns and

flowers she had brought the day before lay withered.

"I am going to leave all but one each of the starfish and shells we have gathered," he said, "here in our little nook, and see if we will find them when I come back."

"We shall," she replied, "for no one ever comes here but me, and I will watch them."

It was a child's thought, but there are moments in our lives when to act like children is a relief.

"I hope you will come here often," he added, "and feel this is our playhouse, and when I think of you I shall always see you as you are now and in this cave. And you must keep up your practice and I shall send you some new music and write to you, and if you have a picture of yourself, I should like it."

"I have one, taken when I was a little girl," she answered, "but you shall have it."

He could have had her heart, and soul even, had he asked it.

"Now play for me, dear," he said very gently, "some of the old songs you play best."

And once again, as many times before, Winn visited the banks of "Bonnie Doon" and the fields of heather over which the tartan-clad ranks marched to the tune of "The Blue Bells of Scotland" and "The

Campbells are Coming." And he heard the pipes droning and saw "Bonnie Dundee" with waving plume and the sweet lassie "Comin' thro' the Rye," and heard the love plaint of "Robin Adair," "Auld Robin Grey," and the undying heart-cry of sweet "Annie Laurie."

And into these was blended the low lullaby of the ocean.

When it was all ended and the twilight had come, without a word he held out his hand, and slowly and in silence gently guided her footsteps out of the gorge. Along the devious way among the ledges he led her, a drooping flower, thirsting for one drop of the water of life, one word of love, ay, one word of pity!

The purple shade of coming night had crept in from the wide ocean ere they reached the old stone tower, and here he paused. Full well he knew what every impulse of his own heart called upon him to utter, and yet his lips were dumb. Full well he knew how the girl who stood beside him felt, and the heart-ache that was her portion.

And still he was silent!

The chill night breeze from the sea swept over the hill. Suddenly the girl shivered.

And then, as he looked out upon the darkening sea and heard the solemn requiem sounding below the

cliff, the voice of eternity and life and death speaking there unsealed his lips.

The next moment Mona was clasped in his arms.

"God help me, little girl," he said, "I love you."

Later, the moon, smiling approval, rose out of the ocean, and when the two, now one, turned to go, once more he gathered her close to his heart.

"You will come back now, won't you?" she said.

And looking into the tear-wet eyes upraised to his, he kissed her once, twice, thrice.

"Surely," he answered, "my heart is here now."

CHAPTER XXVIII

ON 'CHANGE

IN Wall Street, the most gigantic gambling Mecca the world knows, where millions change hands every hour of the five of howling delirium that constitute a stock-exchange day, the two parties, "bulls" and "bears," wage a financial war.

Each has its general, recognized leader as well as a dozen lesser ones, who organize pools and cliques, manipulate news, issue statements that are pure fiction, pay for items in the press that are fairy tales, gather their moneyed forces into aggregation for practical robbery of others, and bend all energies of brain, experience, and knowledge of conditions to one focal point, and that either to depress or enhance the value of securities. Each main army has its general method, controls its banks, pays enormous tolls to telegraph companies, fixes rates of interest at will, pays for and colors the daily utterances of its own newspapers, and buys truth and falsehood with equal readiness at so much per line.

This describes the two parties generally; yet the men who constitute them are daily changing, and out of a thousand who may be among the bears to-day, half might be found with the bulls a week hence. Some may be on both sides at once, pushing one stock up and another down, a kaleidoscopic jumble of half insane human beings, whose statements as to value, conditions, and their own intentions bear no relation to the truth and are not expected to do so. It is a contest of cunning, a war of falsehood, a battle of deception. And those who fall by the wayside excite no pity, receive no consideration, and if they rise not by their own exertion, they are kicked out of the way.

Professionally speaking, lawyers have been called legal liars, but compared to stock manipulators they are walking examples of truth and veracity. A lawyer may lie and can if necessary, but a stock operator lies all the time, from sheer force of habit. A lawyer might lie to judge, jury, or his own client, but there is some chance that he may tell the truth to a brother lawyer; while stock brokers will lie to each other on all occasions, and if necessary swear to it.

And this is business in Wall Street!

A few other great cities have their lesser Wall

streets, and where Weston & Hill, like a deadly upas tree, flourished for a time, a mimic Wall Street existed. It had its clique of bulls and bears, its *Market News*, its leaders, large and small, its daily contest of lies and money power, and though Weston & Hill were not among its members, their broker, Simmons, was — an active and unscrupulous mouthpiece, ready to fleece all fellow-brokers, or the firm he acted for, if necessary. He had bought or sold Rockhaven stock, as its prime mover, Weston, directed; circulated lies galore for three months; and by the occult process of manipulation had slowly worked the price up from one to ten dollars per share, and had so colored his lies and so managed the deal — now selling a thousand shares quietly, then buying them back ostentatiously — that, as the phrase goes, "the street was kept guessing all the time."

Some believed it was a good investment; more felt sure it was a "wildcat," and that soon or late the bubble would burst and the stock go down to rise no more. Only Simmons and Weston knew what was to be the outcome, but neither was likely to tell. More than that, they knew how much stock was in actual circulation or held by the street, and beyond that, a close approximation of how great a short

interest had accrued. Each day since Rockhaven had been quoted at all, Simmons had made entry of all recorded sales, and knowing how much had been issued and how much bought in by himself, endeavored to keep track of it. It was fallacious, for the same stock might be bought and sold a hundred times, and the long and short disparity remain the same. One thing he knew, — how much had actually been sold, and out of this (a matter of thirty thousand) fully twenty thousand, he believed, would never be heard of on the street.

But he reckoned without Winn Hardy.

Rockhaven had been jeered and sneered at by the bear party; its backers, Weston & Hill, were known to be sharpers; their broker, Simmons, bore the same reputation; prediction that it was a wildcat and they unloading it on to the street had been repeated a thousand times; the *Market News* items were considered unreliable, and on the strength of all this hotbed of lies the knowing ones had sold the stock all the way up. Some had covered it at a loss, and smarting from that had sold again at a higher price, firmly believing it must fall some day; and when poor duped Winn, unconscious of the situation, was steaming toward the battleground, a dozen growling bears were selling Rockhaven at every point advance.

Only bears sold to bears, however; for those who held what was out owned it at a lower price, and so long as it kept up they parted with none. It had opened that morning at ten and one-half, by noon rose to twelve and one-quarter, and at the delivery hour of two was firm at fourteen. Simmons had bought a few hundred when it had dropped a half point, just to cheer up the game, and knowing those who sold had none to deliver. A few bulls who owned it at five and six started a story that a corner had been engineered, and predicted that it would go to thirty inside a week. And when the gong sounded that day, and the market closed with Rockhaven at fifteen and one-quarter bid and sixteen asked, a few of the fur-coated liars looked askance at one another and went out and drank liberally to keep their courage up.

And that night Weston and Simmons held another conference. It was a vital one; for before it closed some ten thousand shares of general securities Weston & Hill either owned or held in trust passed into Simmons's possession, and when the two conspirators separated, one was richer by nearly two hundred thousand dollars, based on the market price of these securities, and the other

gloating over the prospective robbery of his hated partner.

But a halt came the next day, for Simmons bid sixteen for a block of Rockhaven, a few conservative bulls unloaded and the price dropped two points, while the bears took courage.

CHAPTER XXIX

THE BUBBLE RISES

It was early dawn when Winn stepped from his train and into the ceaseless babel of the city. Market wagons were crowding the streets, the army of workers hurrying in every direction, newsboys shouting, humanity elbowing and pushing, draymen seemingly ready to run over him, — and this was his welcome back into the monster hive he had left three months before. What a contrast to Rockhaven!

Then to a hotel, a bath, a barber; and, finally, when he had made himself somewhat more in keeping with the well-groomed if heartless city folk that he must now meet, he secluded himself in a corner of a dining room, where he breakfasted behind a morning paper. He first turned to the stock page, fully expecting to see the name "Rockhaven" staring him in the face; but he did not. Then his eye ran down the column of quotations until, among the unlisted securities, it rested on "Rockhaven," thirteen

bid and fourteen asked. And strange to say, the thirteen seemed significant; and now he looked elsewhere, feeling sure that he would find the Rockhaven Granite's Company's advertisement, but failed. There were others equally alluring, and to his mind equally deceptive,—oil, mining, development, building, and every other sort of scheme confronting him, each promising safe and sure returns and assuring the reader in fervid language that "now is the time to invest." And so eager were these swindlers to catch the unwary, that some offered stock for five cents a share, and non-assessable at that. Never before had Winn realized that schemers could descend to such pitiful methods as to issue, sign, and keep record of stock at a nickel a share! A trap to catch even newsboys!

Turning in disgust to the column of market gossip, he read the following: "Out of the multiplicity of investment organizations now crowding each other on all sides, a late one, the Rockhaven Granite Company, has forged to the front, its stock having crept up from one to fourteen dollars per share. But little is known of this company, and conservative investors believe the unusually rapid advance in its stock solely due to manipulation."

In this great human hive and on the pages of this

leading newspaper the million-dollar scheme of Weston & Hill was only entitled to one line in the list of quotations and a five-line news item.

And Winn thought himself and his troubles to be of small concern.

But his troubles enlarged rapidly when Jack Nickerson came to his room later on.

"Well, old man," said that cheerful sceptic, looking Winn over, "you don't seem to have the odor of fish or any barnacles about you. You have had a hair cut, I see; and now if you will visit a tailor, you will soon be one of us again."

"Yes," laughed Winn, sarcastically, "I'm back where clothes make the man and put thieves and honest men on the same footing. But how is Rockhaven coming on?"

"It's not only coming, but it is here, — at least its only honest supporter is," answered Jack. "Where is your old fiddling friend, Hutton? I expected you would bring him along to look us swindlers over."

"No, I left him down at Rockhaven at peace with all the world and philosophizing on human depravity," answered Winn; "he would be as much out of place here as you would be there."

"Well, you'd best send for him, or else all the

stock you sold on the island," asserted Nickerson, "and do it now. Matters have reached a climax, as I wrote you, and Page wants to 'do' old Simmons. We have held your stock for that purpose, and we want all we can get besides. The street is all short of it; and when they get scared, as they will soon, and Simmons tries to unload on them, we propose to be in the dance. Can't you wire the island?"

And Winn, once more in touch with the active life of the city, paused to collect himself.

"I might wire Captain Roby," he said, "and reach the island to-night. But Roby has bought one hundred of this stock, and if he realized the situation, he'd faint."

"Well, let him," answered Jack, "he'll come to quick enough when he understands his stock is worth fourteen dollars to-day and may not be worth one cent to-morrow. My belief is, if you wired him the price now, he'd point his old boat for the city and shovel coal under the boiler all the way himself."

"He wouldn't do that," replied Winn, "but he'd start for the island at once, and in ten minutes every one would know it."

"Well, wire him," said Jack, "and do it now. Tell him to see your philosopher."

And Winn obeyed.

"Now," said Jack, "you are a prisoner here in this room until Page says otherwise. If ever Simmons or Weston learns you are in the city, it will upset our plans. When your old barnacle arrives, we'll lock him up also until the crash comes, and then take you both into the exchange and let you see the fun. He will be all the safer anyway. Some one might sell him a gold brick."

"Not much," answered Winn, stoutly. "Jess Hutton can't be buncoed. He was keen enough to see through Weston the moment he set foot in his store, while it took me three months to do it."

"Well, you're getting you eye teeth cut slowly," laughed Jack, "and in a year or two you'll know sheep from goats. I'm sorry you can't go to call on Ethel Sherman this evening, but you can't. It's just as well, for when she hears you have come out on top of Rockhaven and are worth a few thousand, she'll receive you with more warmth. She is back from the mountains, brown as an autumn leaf and looking out of sight. If I didn't know she was the most heartless and selfish hypocrite ever clad in petticoats, I'd make love to her myself."

And Jack Nickerson, the inveterate sufferer at all things, took himself away.

That day Rockhaven was bid up to twenty, the short interest more than doubled, and the two arch conspirators, Weston and Simmons, in the privacy of the latter's office that night, held a love feast, nudged each other in the ribs, and laughed and joked while they smoked costly cigars, feeling sure a small fortune was within sight.

"I think it's best to let 'em bid it up to about forty," said Simmons, in a self-confident tone, and as though the street were within his grasp, "and then I'll feed those hungry bears granite chips by the shovelful."

"I flatter myself," he continued, "that I have engineered this deal as but few could; and if this pious old hen, Mrs. Converse, attends strictly to foreign missions a few days longer, all will go well."

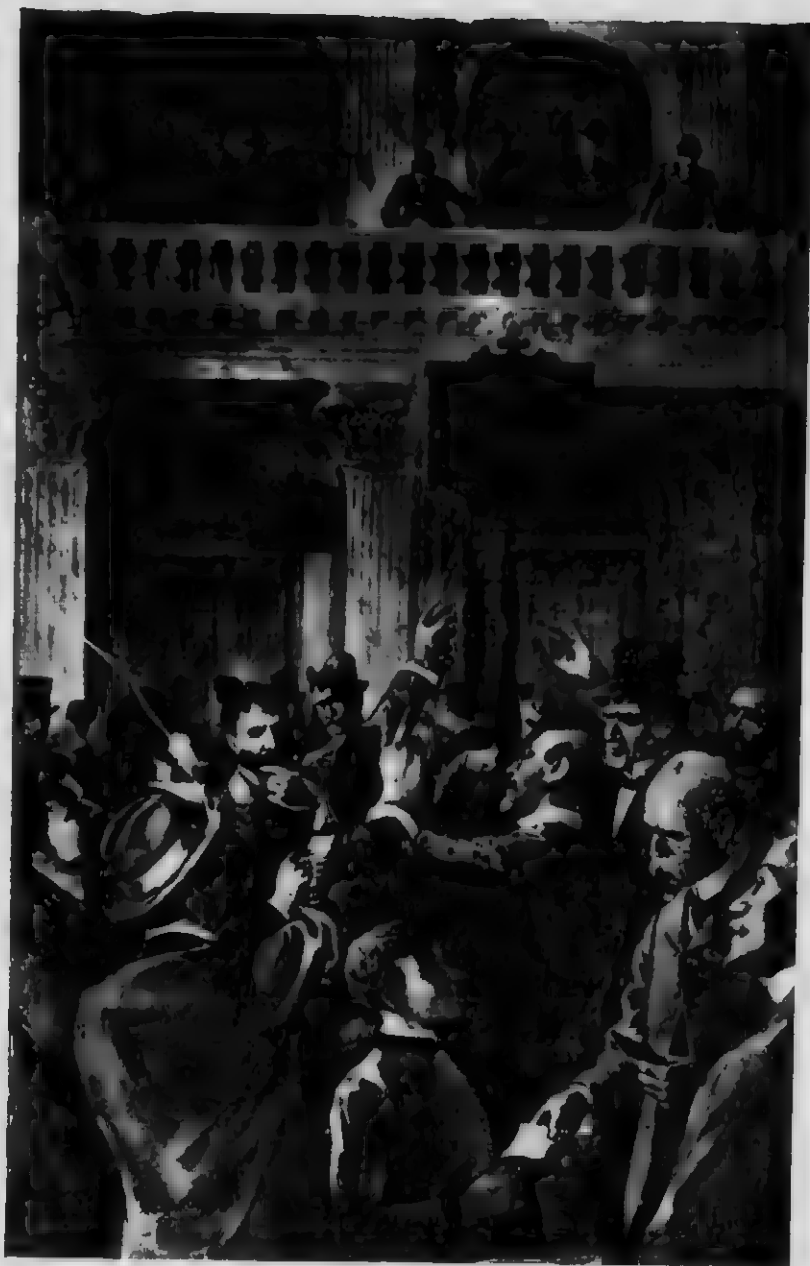
"No need to worry about her," responded Weston, whose spirits had also risen. "I, too, am fairly smooth, and have persuaded her to leave her stock with me to sell when the right time comes; and I have also subscribed five hundred toward a home for old ladies she is interested in. That's the way I *converse* with her."

And the two laughed at this poor pun.

Little did either realize that Nemesis, with three

thousand shares in reserve, lurked in Broker Page's office, and that another thousand in the pocket of the "fossil who fiddled," as Weston had once called Jess Hutton, would be added to that avenging club, inside of twenty-four hours.

e's
he
ces
de



THE BUBBLE BURSTS.

CHAPTER XXX

THE BUBBLE BURSTS

IN response to Winn's summons, dressed in a somewhat faded and nondescript garb, with bell-crowned silk hat of ancient style, Jess Hutton reached the city.

And he was a picture!

His coat, a surtout with small gilt buttons, a reddish brown vest, trousers of gray mixed stuff, a high collar with black satin stock, and his ruddy brown face with fringe of gray beard and keen twinkling blue eyes made him conspicuous. He carried a cane, limping a little as always, and when he greeted Winn on the station platform, the latter felt that all Rockhaven had arrived.

"Ain't this a *leetle* sudden?" he said, when the two had shaken hands. "I sorter cac'lated ye'd send fer me, an' when I got the message I thought o' old Abner Tucker's tombstone. He'd allus been skeered o' lightnin', an' when he got hit his widder had his stun sot up 'n' put on't, 'I 'spected this, but not so soon.'"

"I'm glad you came," said Winn, heartily, "and hope you have brought all the stock I sold on the island."

"Oh, I fetched it all, even the parson's, 'n' he told me a blessin' went with hisn," responded Jess.

And then Winn, more light-hearted than ever before in his life, hurried the old man into a carriage.

"We are to keep in hiding," he said, "until my friends say the word, and then I'll take you to the stock exchange and we will see our stock sold."

"I don't see no use in hidin' in this 'ere jumble o' humanity," asserted Jess, as their vehicle became entangled in a street blockade, "the puzzle on't here 'ud be to find anybody ye wanted."

"It's best that we hide, however," replied Winn. "If Weston caught sight of either of us, he would know our errand here at once."

"I don't cac'late he'd 'member me," said Jess, "though I'd recklect them gray stun'sls o' hisn out o' a million."

And Winn, contrasting the old man's present raiment with what he usually wore, concluded he was right.

But that evening, when Page and Nickerson were ushered into the room where Jess was held in (to him) durance vile, there was a scene.

"I'm powerful glad to meet ye, gentlemen," Jess asserted, shaking the hand of each in a way that made them wince, "I'd a sorter cac'lated brokers had horns 'n' claws the way ye're spoken on, but ye look purty harmless. I suppose ye air brokers," looking from one to the other, "an' which sort air ye, bulls or bears?"

"Either one or the other, as occasion serves," answered Page, laughing heartily. "We get together and toss or claw one another, according to the market, and when the fracas is over, count our cash and go out and drink to each other's good luck."

And this, be it said, fairly expresses the financial warfare daily waged "on 'change."

"I've read 'bout yer doin's," continued Jess, "an' I allus cac'lated ye were all a purty slick crowd o' deceivers, an' best ter steer clear on. I'm a sort o' an old barnacle livin' on an island, 'n' when this 'ere Weston woke me up one day, I made a fairly good dicker with him, an' 'long come this young man, 'n' I'll own up I kinder took ter him, bein's I hadn't chick nor child 'n' nothin' fer company but an old fiddle, 'n' just ter help him out, bought a leetle stock. I got a few o' the rest to buy some, 'greein' I'd see they wasn't to lose by it. I fetched it 'long, 'n' I tell ye, Mr. Hardy, yer message has stirred up

quize a fuss. I'll bet yer landlady, the Widder Moore, hain't slept a wink sense, 'n' if Roby hadn't been obligated to Uncle Sam, he'd 'a' started fer the mainland that night."

"You are just in time, Mr. Hutton," observed Page, interested in this honest old man at once, "and unless all signs fail, I'll sell your stock to-morrow at ten or twenty times its cost. How would you like to carry back five thousand dollars for yourself and double that to distribute among your friends?"

"They'd all hev fits," answered Jess, "an' 'ud quit fishin' an' start to quarryin' right away. But I don't cac'late ye will, Mr. Page, an' we'll all on us be satisfied to git our hats back. Hope ye may, though; but thar's no use in countin' chickens till they're hatched."

And Jess Hutton, the cool and collected philosopher that he was, did not for one moment hope even that he would more than receive his money back. In his understanding of the matter, this quoted price for the stock was a mere fiction, and he felt sure that when it was actually offered for sale, no one would buy. To him it seemed like selling so much air. Never in his life had he set foot in a stock exchange, and when the next day, just as the great clock in the exchange marked nine-fifty, and he with Winn and

Nickerson took seats in the gallery, no hint of the coming turmoil came to Jess, and fortunately no suspicion of his or Hardy's presence in the city had reached Weston or Simmons.

Then the gong sounded and bedlam ensued.

In an instant, a hundred men who had been chatting with one another in the pit, and as many more, as if by magic, leaped out of hiding, and a howl went up. They gathered in knots around the poles, pushing, pulling, yelling like demons, waving their arms aloft with fingers open, closed, or separated — a deaf mute alphabet used by these delirious men to buy or sell; and as they screamed and screeched and pushed and swore in a mad scramble, fortunes melted away or were created.

And on one side of that fiscal arena, tall, gaunt, with a fringe of gray hair about his poll, and watching with eyes as merciless as a lynx ready to spring, stood Simmons.

On the other, as alert, but younger, with the easy *sang froid* of one skilled in this battle of values, stood Page.

Full well he knew what his enemy's tactics would be, and that when the crowd began to rally around the Rockhaven pole, he would creep up like a panther, and at the right moment overbid the highest. None

were buyers, for none wanted Rockhaven at its present price, except frightened bears seeking to cover, and well Simmons knew it.

And so did Page, with his four thousand shares, waiting for the bear panic sure to come.

Rockhaven's turn now came. It opened at sixteen, then up to seventeen, eighteen, nineteen, without a halt; a breathless trio in the balcony attentively watched the dial where its price was recorded, or Page, who held their fortunes in his hand.

And then came the panic; for it had reached twenty, and Simmons, like a spectre, advanced, bidding twenty-one for ten thousand shares!

Then two bears, short as much each at five and six, lost their heads.

Up, up it went by leaps of two, three, and five points, bid by these half-crazed speculators, while Page eyed Simmons.

Two tigers of finance, cool, calculating, merciless!

The jam about the pole grew worse. A screaming, pushing, mad mass of beings, insane with greed!

Some on top, some under, and all cursing, yelling, a writhing monster, all heads and hands, the like of which can nowhere else be found. Thirty was bid, then thirty-two, four, six, eight!

Then forty!

And then Page, calculating to a nicety, leaped in!

In an instant, almost, the price fell twenty points, for Simmons, quick to see his enemy's offer to sell, lost his nerve and offered blocks of ten and twenty thousand shares down, down at any price!

And the scared bears, as quick as he to see the tide had turned, joined the downward bidding.

But Page had sold!

Winn and Jess were saved!

The bubble had burst!

Conscience, as in all great climaxes of human feeling, was a factor in the crash; for Simmons, knowing that he had once wronged and robbed Page, intuitively felt that a revenge was coming, and to save what he could out of the wrecked plot, joined the insane selling. For once in his life he played the coward.

After the financial delirium was over, there was a scene between him and Weston, over which it were best to draw the veil.

A more hilarious episode, however, occurred in Page's office, when all met there after the exchange closed.

"I didn't win out as I hoped," Page said to the rest, "for the market broke like an egg-shell. I unloaded the four thousand at an average of twenty, however, and had the pleasure of seeing Simmons

gnash his false teeth and shake his fist at me, which was worth as much more." Then turning to Jess he added: "How did you enjoy the pow-wow?"

Jess smiled.

"I've seen a passel o' hungry hogs squealin' an' pawin' over a trough, an' two dogs fightin' over a bone. I've seen a cage o' monkeys all mad an' makin' the fur fly, an' if the whole kit 'n' boodle had been put in a pen 'n' sot a-goin', it wouldn't 'a' ekalled the fracas I've seen to-day. How any on 'em got out 'thout broken bones is more'n I kin see. I'd 'a' gin a hundred to 'a' held the nozzle o' a fire-engine hose 'n' squirted water on 'em."

"How would you have enjoyed being among them?" put in Nickerson, to whom the old man with his grotesque raiment and speech was a source of merriment.

"I wouldn't 'a' sot foot 'mong that crowd o' loony-tics fer a hundred dollars," answered Jess. "I cac'-late they'd 'a' turned to 'n' bit me, same ez mad dogs."

"They'd have played foot-ball with your hat," responded Jack, who knew the ways of brokers, "and in two minutes you wouldn't have had a whole garment on you. I've seen them tie a man's legs and drag him around the room with a rope, then toss him in a blanket for a wind-up. They are a tough lot, and

a stranger who gets into their hands meets hard usage."

"That's about the idee I had on 'em," said Jess; "they're wuss'n Injuns, an' ain't satisfied with takin' a man's money, they want his hair, hide, 'n' toe nails. If ever one on 'em comes ashore on Rockhaven 'n' I'm around, he'll think he's run into a hornet's nest. We'll use him wuss'n we did Abe Winty. He was a shiftless cuss that got out into the island somehow 'bout ten year ago, an' begun beggin' for a livin'. He 'lowed he had asmer an' heart troubles an' a tech o' liver complaint, 'n' jest couldn't do no liftin' or any sort o' hard work. He fooled us a spell, till we began missin' things 'n' found they were gittin' into the hands o' a low-down fellar who sold rum on the sly, 'n' then we held a sort o' indignation caucus, 'n' Abe wa'n't invited. We had diskivered by this time that Abe's heart 'n' liver was doin' business 'bout ez usual, 'n' the only thing that ailed him was downright laziness. We sorter compared ideas at the meetin', an' the upshot on't was we concluded the island wa'n't big 'nuff for him. We'd tried all manner o' talk to shame him, but callin' names an' 'busin' him didn't hev no more 'fect than rain on a duck's back. We'd tried coixin' an' cussin' to git him to work, but him 'n' work was mortal enemies, 'n' when he couldn't beg

'nuff to eat he'd steal it. Suthin' had to be did, 'n' we did it. Fust we ketched 'n' shackled him 'n' locked him up in a fish-house fer two days, feedin' him on bread 'n' water, — mostly water at that, — an' when he'd got good 'n' hungry we sarved him a meal cooked with drug stuff, 'nuff in it to turn the stomach o' a Digger Injun. He was that starved he et it middlin' quick, an' then, to make the preceedin's more interestin' to Abe, the man that took the vittles to him told him pizen had been put in 'em 'n' he hadn't more'n an hour to live. Then we gathered round, peekin' in the doob 'n' winders ez if cac'latin' to enjie Abe's dyin' agonies. It wa'n't long 'fore the drug stuff began workin', an' Abe, he got more scared than old Bill Atlas was when we sot the sea sarpint up to meet him. He hollered for mercy, an' when his vittles started to worry him he began prayin' an' took on woful, an' we just lookin' at him sober-like, ez if his end was clus to. The perceedin's lasted 'bout two hours, 'n' by that time Abe wus so weak he couldn't hold up his head. Then we straddled him on a rail 'n' carried him to the boat, 'n' Cap'n Roby sot him ashore."

"How would you like to serve Weston that way?" put in Winn when the story was ended.

"I wouldn't mind," answered Jess, chuckling at

the thought, "though I cac'late we've come purty near gettin' square with him. I'd like to see him humsoever, jist about now, 'n' tell him old Rip Van Winkle hez woke up, 'n' if he wants any more quarries I'll 'commodate him if he'll come to Rockhaven."

Then when Page had made up the accounts of all three whose stock he had sold, handing each a check for their dues, all shook hands and separated.

And so warm was Winn's heart toward the old man who had "sorter took to him on sight" that he escorted him to the hotel and remained with him until he left for Rockhaven the next morning.

CHAPTER XXXI

TWO DOGS AND A BONE

WHEN the market closed that afternoon there was a scene in Simmons's office and an exchange of lurid language and mutual recrimination between Weston and himself unfit for publication.

Weston cursed Simmons for an arrant coward and a doddering old idiot, and Simmons abused Weston for a stupid fool who believed his dupe, Hardy, was blindly quarrying granite and selling stock to other dupes, when, instead, he had kept posted, come to the city in the nick of time, and tipped over their stock dish.

"The next time you pose for a great financier," said Simmons, with biting sarcasm, "and try to engineer a corner, you had better place half your stock in the hands of your office boy and tell him to attend the ball games each afternoon. Then advertise what your intentions are in the papers. It would be on a par with what you have done. You may be able to pray with a stupid old woman and hoodwink her, but

as for doing business with men, you have mistaken your calling. You can't even deceive boys!"

And J. Malcolm Weston, realizing how he had failed on Winn, who he now knew was in the city, and had been in the exchange that day, hung his head in shame.

He even forgot to stroke his "stun'sls," as Jess called his side whiskers.

But there was one solace left him, and he proceeded to carry it out. In fact, he had made preparation to do so already.

"We will close up our business now, Mr. Simmons," he said in a dejected tone, when the tirade of abuse had ceased, "and in future I will employ another broker."

"Yes, and you are d——d welcome to do it," asserted Simmons, whose wrath had not cooled. "You made a holy show of me to-day and let that upstart, Page, turn the tables on me, and I've had enough of you. You had better go and hold a prayer service with Mrs. Converse. With Rockhavens at nothing bid, she will be in a suitable mood for prayers. You might ring the changes on 'The Lord giveth and the Lord taketh away' with her, but you won't bear any resemblance to the Lord in her estimation. Take your business and your schemes and hide yourself

somewhere. I would suggest you go to Rockhaven and ask your 'old fossil fiddler' to play the 'Rogues' March' for you."

And, having thus relieved his mind, Simmons, turned to his desk, and after a half-hour of careful computation handed Weston a statement and check for one hundred and ten thousand dollars, which represented the net results of the securities Weston had turned over to him, after deducting the actual loss they had made on Rockhaven. For the money received from the sale of some thirty thousand shares at one dollar each, had more than been consumed in buying back stock at various prices to affect the market, in the quarrying operations, in *Market News* items, and various other outgoes.

What Weston did receive after over a year of scheming was less than the original capital ~~firm~~ had put into the firm. Weston had previously checked out and pocketed the firm's own bank balance, and now he went the way he had for months planned to go, and that night left the city.

And his wife, who had shrewdly insisted that their residence be deeded to her, in case of business reverses, shed no tears.

It was a fitting climax to the life of a J. Malcolm Weston.

But there was another episode of equal interest, and that the outcome of Weston's robbery of Hill. And when that has been told, no more shall either of these despicable men taint this narrative.

All that day while Rockhaven was first shooting skyward and then downward, Hill sat in his office watching the ticker. He couldn't go on to the floor of the exchange; he knew Weston was with Simmons; and so, like a human hyena, he lurked in his own den, waiting for his share of the plunder. And when the tape recorded forty for Rockhaven and then down to nothing in less time than it can be told, Hill was the happiest of men. He knew the plan was for Simmons to sell at forty, and supposed that he had done so. And in his greedy joy he began figuring how much his share of the street's robbery would be.

No thought of the poor widow, whose child was even then at her work in his outer office, came to him. He knew this confiding woman had, at his suggestion, invested her all in Rockhaven, and that now it had been swept away. It mattered not. Neither did he think of Mrs. Converse, more especially Weston's dupe, and whose stock, now worthless, was locked in their safe. No thought of young Winn Hardy, their faithful helper, and his loss came. No thought of

anybody who had lost by them and must suffer entered his narrow and backward-sloping cranium. He only thought of himself. And his deep-set eyes gleamed with the miser's joy, and his shallow conceit swelled with pride.

Now he was a great financier!

Now he was a power "on 'change"!

When the market closed and the now beggared stenographer and other office help had gone home, he still waited. Weston would surely come soon and acquaint him with the results of their great achievement.

But Weston came not.

And Hill still waited.

And as one hour and then another was ticked off by the office clock, he ceased computing his share of the coming gains, and an intuitive sense that all was not right came to him. He was naturally suspicious, and being a thief at heart himself, quick to suspect others.

And now he suspected Weston!

Little by little his distrust increased as Hill watched the office door and listened to the clock tick. Trifling remarks that Weston had made, half-concealed sneers he had let escape, returned to Hill as he watched and waited.

Certainly he should come and divide, as any honorable thief ought to.

But he did not!

Never before had Weston failed to return at the close of the exchange, where he was usually closeted with Simmons. Why not now?

And so the demon of suspicion grew.

When another hour had passed and the daily workers in stores were hurrying homeward, Hill could stand the suspense no longer, and taking his hat almost ran to Simmons's office.

As might be expected, it was closed.

Then in a frenzy he hurried back to his own office and rang up Weston's home on the telephone.

Weston was not there.

Then he tried Simmons's home, with the same result.

Then he went home.

From gloating over the prospective fortune he expected to share, he had in a few hours become almost insane with a dread suspicion. His supper was but half eaten; he wouldn't answer his patient wife's question; he couldn't read, or think of but one thing, and that the horrible doubt and suspicion consuming him.

That night his sleep was filled with fiendish

dreams, and he saw Weston running away and leering back at him over his shoulder.

When morning came, he hurried to his office an hour earlier than usual. Only the office boy was there, sweeping out. Hill went to his desk, where the morning mail was left. But one letter was there, and that from Winn Hardy, dated in the city the night before and enclosing a check for two hundred and thirty dollars, with the information that it belonged to the firm and that he had severed his connection with them.

True to his nature, even in despair, Hill put it in his pocket, resolving to say nothing to Weston about it. Then, to kill time till Weston came, he opened the morning paper. On the front page was the startling headlines: —

THE ROCKHAVEN GRANITE COMPANY
GONE TO SMASH
THE PRESIDENT, WESTON, SAID TO HAVE
SKIPPED

And then cold beads of sweat gathered on the face of Carlos B. Hill! All the horrible suspicion of the day before was now proven true! He waited to read no more, but with a groan of despair rushed, hatless,

out of the office and ran to that of Simmons. That icicle of a man was there, calmly reading his mail.

"Where is Weston," almost screamed the half-insane Hill, "and what does all this mean?"

"I haven't the least idea where Mr. Weston is," replied Simmons, calmly. "Neither do I care. I balanced our account with him yesterday at the close of business, at his request, and beyond that have no interest."

"But where is he? Tell me quick, for God's sake!" shouted Hill, now trembling with excitement and fear. "I must know! Oh, what does this mean!"

"You had better go back to your own office and read the papers," answered the imperturbable Simmons, in a tone of disgust. "And when you go out again, put your hat on. As for Weston, I've done with him, and good riddance. He made a mess of his scheme, an ass of me 'on 'change' yesterday, and I hope I'll never see him again." And the always cool Simmons turned to his mail. Nothing short of a panic on the street or an earthquake ever disturbed him.

"But where is all the money we made yesterday?" came from Hill, in strident voice. "I want it, and I want it now!"

And he did want it more than he wanted good name, fame, wife, home, life, health, or God, even!

"We made no money out of Rockhaven," answered Simmons, too disgusted even to be polite; "and I told you once, I have squared my account with Weston and paid him all I owe him. If that is not enough, I'll sing it to you."

And Hill, too agonized to feel an insult even, turned away. Back to the office he ran and read the long account of how Rockhaven had gone up like a rocket and down like a stick. He also read how Simmons had, at the critical moment, been worsted by Page, and even a description of Jess Hutton, who was present to see the fiasco. For Page, not satisfied with his triumph, had called up a reporter, and it is small wonder that Simmons was thoroughly incensed. There was sarcastic reference to him in the article: Weston was ridiculed, and even Hill did not escape, for this sacrilegious scribe had suggested that he could cool his rage at being baffled by fanning himself with his own ears. It was a malicious thrust, for the one feature about himself that Hill was ashamed of was his enormous ears.

In the midst of this added agony, in walked a clerk from their bank to inform him the account of Weston

& Hill was overdrawn ten thousand dollars, and to make it good inside an hour or legal proceedings would follow.

Then Hill, with a groan, staggered to their safe and opened the till where securities were kept.

It was empty!

Then ruined, robbed, insulted, and in utter despair, he who in all his long life of grasping greed never had had one kindly thought for others, or of their needs, locked himself in his private office.

And when, an hour later, an officer knocked upon the door, demanding admittance in the name of the law, a pistol's report was the only answer.

And Carlos B. Hill, a cowardly sneak in life, died a coward's death.

But the minister of his church uttered an eulogy over him, for so much had he bought and amply paid for, and a small cortège followed him to his last resting place.

And among those few there was not a single sincere mourner.

Not even his wife!

CHAPTER XXXII

THE AFTERMATH OF A SWINDLE

OUT of all the many confiding investors who were robbed by Weston & Hill, only a few need be mentioned. Winn's aunt, Mrs. Converse, was the most flagrant case of pure theft, for she was deceived through the vilest of all methods, a religious one. Weston, a merciless wolf in sheep's clothing, a pew-holder in her church and plausible hypocrite, who talked the golden rule, but belonged to Satan's host, easily duped her by his professions, and worse than that, gave her no possible chance of escape. The widow whose only aid in the battle for existence was the scanty earnings of her child in the office of those two sharpers, was perhaps the most pitiful one, for she lost every dollar that stood between her and the poorhouse. There were others entitled to less consideration, — clerks in stores who, bitten by the gambling instinct, hazarded one or two months' wages and lost them; cashiers in two or three banks, tempted as usual, to use money not their own to specu-

late with; and men about town on the watch for a good chance to "take a flyer." Most of these latter lost their money in the bucket shops, and by almost as culpable methods as Weston & Hill, for those who were buyers of Rockhaven on a margin when it went up to forty and down to nothing in a few hours were not present in these robbers' dens to take their profits, and when the fiasco was over, were merely told its sudden fall had wiped them out. Those of more experience in the way of speculation, and who had "gone short of it," as the phrase goes, were of course sold out or closed out in Rockhaven's wild leap upward, and like most who trust their money in a bucket-shop keeper's hands, knew nothing about it until informed that they had lost all they invested.

And here and now it seems a duty to interpose a word of warning against bucket shops.

We enact and try to enforce laws against all forms of gambling; we claim the right to invade the privacy of homes, even, where card playing for money is an occasional evening's pastime, and the law says that a gambling debt is no debt at all. We even assist the loser in gambling by allowing him to sue and recover his loss, when, as a matter of morals, he is just as guilty as the one who wins; and yet we allow these stock-gambling offices to open on all sides.

There is not a city of ordinary size where half a dozen do not flourish, and hardly a country village that has not one or more, ready to tempt incipient speculators to invest in the gambler's chance. They all do business on the same basis, viz., bet against the fool who buys or sells on a margin. They do not actually buy or sell a share of stock; their managers are merely like the dealers in a faro bank, paid to run the game. Their sole stock in trade is a leased wire over which to receive quotations, a handsomely fitted office bearing the legend, "Bankers and Brokers" (it should be, Bankers and Breakers), a gilt-lettered fiction of capital invested — and unlimited nerve!

They know full well that the lambs who stray into their den, and by good luck secure a small profit, will at once grow vain of their speculative skill and invest again. Even if these dupes win twice or thrice, it only results in a greater exultation, and the end is the same — they lose.

It is as inevitable as the tides or the sun to the majority, and while now and then one by sheer luck may win at this great gambling game, nine out of ten will lose, and the keeper of the shop rides in an automobile while they walk!

If these parlors of temptation were open only to men who realized the chances they were taking and

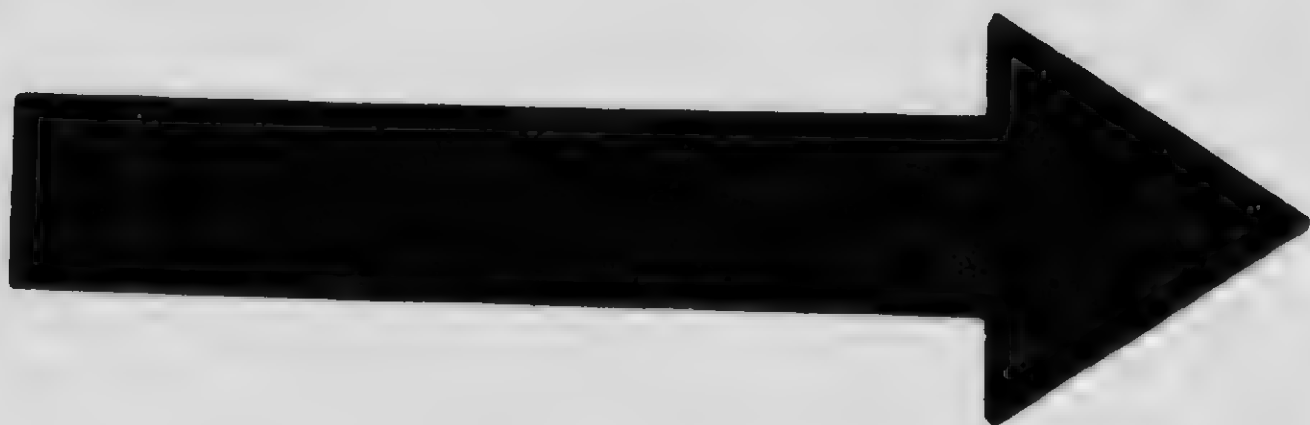
could afford to lose, it would be a different matter; but all who wish to gamble may enter, and the cashier of your bank, paid a pittance that is but a premium on dishonesty, is liable to be the first one. And when he, lured on and on by that elusive hope that next time his guess may be right, has falsified books and made ducks and drakes of your money, you wake up some fine morning to read the old, old story, and learn that he has journeyed abroad.

And the bucket-shop keeper across the way smiles softly to himself and says nothing.

And Puck, looking down upon us human ants, also smiles and says, "What fools these mortals be."

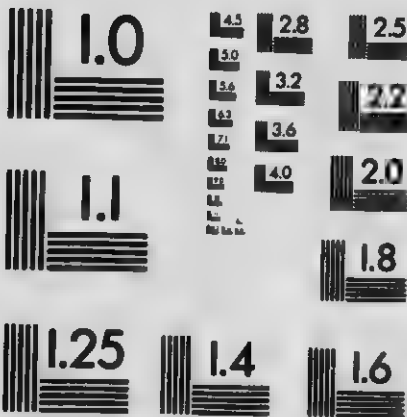
The Great Rockhaven Granite Company, only one out of a thousand others of similar end and aim, was but a mere ripple on the sea of speculation. It was active while it lasted, it brought sorrow and tears to many, a small fortune to a few, transferring to them the money of others, and left dishonor and disgrace in its wake. On "the street" it was a nine days' wonder how so colossal a scheme could be foisted upon them and carried so near a successful culmination, and then, as usual, it was forgotten. Others as transparent took its place, and so the mad wave of speculation rolled on in the city.

But on Rockhaven there was rejoicing.



MICROCOPY RESOLUTION TEST CHART

(ANSI and ISO TEST CHART No. 2)



CHAPTER XXXIII

A TOUCH OF HEROISM

WHEN Winn bade good-by to Jess Hutton he realized for the first time how closely his life had become linked to Rockhaven. The old man, burdened with the responsibility of twenty thousand dollars safely tucked under his pillow the night before, had not closed his eyes in sleep. He seemed as much cast down as Winn. In truth, he was more so, for the hand of time had swept him beyond the influence of dollars, and human sympathy and his own feelings were of more account.

"We, all on us, owe ye more'n we kin ever pay back," he said when the moment of parting came, "an' if ye realize how ye stand with us on the island 'n' how glad we'll all be to hev ye back with us, ye won't be long in comin'. Ye had the chance to rob us, an' ye didn't. Instid ye did the best ye could to save our money 'thout thinkin' much about yer own, an' that, 'long o' what ye did for the men ez needed work 'n' wages, will give ye a warm welcome back.

If we could know when ye was comin' (ez I hope ye will soon), thar ain't a man, woman, or child in Rockhaven ez wouldn't be on the dock to meet ye, 'n' the parson'd want 'em all to make for the church at onct and jine in singin' hymns."

"I am glad you will all think so kindly of me," answered Winn, his heart rising to his throat at this unexpected tribute, "and I hope soon to be with you. What I shall do now, I do not know. I have a good sum of money now that I can call my own, thanks to luck and Mr. Page, but as for future business or occupation, have no plans."

"Ye might come to Rockhaven an' start the quarry on yer own hook," responded Jess. "There's 'nuff on us ez'll be more'n glad to put money in, an' ye needn't be feared they won't hev confidence in ye. The hull island comes purty near bein' yourn now, fer the askin'."

And then the "all aboard," that ends so many partings, came.

"Don't forgit us, 'n' what I've told ye," said Jess, with a slight tremble in his voice, as he once more shook Winn's hand, while his eyes grew moist; "don't forgit — any on us."

Then the train bore him away.

And Winn, conscious now that a friend as good

and true as his own father had once been, had opened his heart to him, turned away, his own eyes also misty. And for days, weeks, and months after, the last words of Jess Hutton were tender in his memory.

But the consciousness that he had now twenty thousand dollars safely on deposit, soon lifted him into a cheerful mood again, and when he reached his aunt's home, his spirits were at top notch.

The most surprised and elated person in the city was that same worthy and excellent aunt. Not a hint, even, had she received of Winn's arrival in the city, and the great fiasco "on 'change" the day before was also unknown to her. When Winn, using his own latch-key, walked into the sitting room, she sat by her little table reading the latest *Zion's Herald*, while near by her pet lap-dog slumbered in a rocking chair.

"Why, Winn," she exclaimed, springing to her feet and kissing him fondly, "what has brought you to the city, and why didn't you tell me you were coming? Or did you want to surprise the old lady?"

And Winn, a little proud of his financial success, answered: "I came here two days ago to surprise Weston & Hill, and succeeded. So much so that Weston has left for parts unknown, and I am twenty

thousand dollars richer for the surprise. I had to keep in hiding two days to do it, however."

And then a greater surprise came to Winn.

"Mr. Weston run away," gasped his aunt, growing pale and oblivious to Winn's twenty-thousand-dollar assertion. "What do you mean, Winn?"

"I mean," he answered coolly, "just what I say. Weston has robbed his partner and left the town! The Rockhaven Granite Company gone to smash! Stock not worth a copper, and there you are! But I'm all right, auntie," he added cheerfully, "you can't lose me."

And then a scene came.

For a moment Winn's aunt looked at him, her eyes dilated, mouth open.

"The — company — gone — to — smash!" she exclaimed slowly, as the awful news forced its way into her brain. Then she seemed to reel a moment, and the next sank to her knees beside a chair, her face in the cushion.

"Oh, my God," she moaned, "I am ruined, ruined, ruined!"

And Winn, half guessing the cause of his aunt's despair, was beside her in an instant.

"What do you mean, auntie?" he begged. "What do you mean?"

"All my money," she sobbed, "all my money has gone! Twenty thousand, all I had, gone, gone, gone!" And she moaned again.

Winn, rising, glanced at the table where only magazines and religious papers lay, and at his aunt, still sobbing at his feet, and then a light came to him. And it must be recorded, a curse as hearty as it was profane rose to his lips, and the name of J. Malcolm Weston was linked with it.

For Winn had known how his aunt had trusted and believed in Weston, and now the outcome of it was plain.

A moment more only did he look at the woe-begone woman at his feet, and then he turned and left the room, and went to his own upstairs.

Many of us in this world do selfish things, a few of us do mean ones; but not to one in a thousand does the chance come to do a heroic one, and when it comes, not one in ten is equal to it. We think, we excuse, we evade, we haggle with our conscience and selfish impulses, and in the end self wins the day.

But Winn, fresh from the island, where simple good will to all men ruled supreme, and the heart-offering of Jess Hutton still warming his own, was in the spirit for heroism. As he sat down to think in his own room, all the years that this good aunt had been

a mother to him came back. She was simple, she was over-pious, she believed all to be like herself, — good, kind, and true. And to Winn she had been all that a motherly woman could be.

Only for a moment did he hesitate, and then he wrote a check for the small fortune he owned for a day, and descending the stairs, handed it to his aunt.

"Come, auntie," he said cheerfully, "don't shed any more tears over that accursed Weston. You have been a good mother to me for many years, and here is your money back."

Then he swallowed a lump in his own throat and turned away.

Over the scene that followed a veil shall be drawn.

That evening at the tea-table, Winn, almost beyond praise now in his aunt's estimation, told the story of his summer on Rockhaven and what manner of people he found there, their ways of living, and all about them, even to their dress. The little church and its poorly paid minister, whose simple and touching prayers had reached Winn's heart as none had before, were also mentioned; even the two bells answering one another across the island at eventide, and the new influence upon his life and thoughts they had wrought, were spoken of. Quaint old Jess with his fiddle came in for a share, and the ancient tide mill

and its history as well. The old tower, the bold, frowning cliffs, and the gorge with the Devil's Oven opening into it were described. All the island, in fact, and all it contained, except — Mona. And when, late that evening, Winn's aunt kissed him good night and retired to her room, she knelt down and thanked God, who had opened her heart to care for this son of her dead sister.

In a different mood when he reached his room, and conscious that his life's fortunes had yet to be wrought, Winn sat down and wrote to Mona. And so strange a love letter was it, and so misunderstood by her, that it must be given here.

"Dear little Sweetheart," he wrote, "my life and hopes seem to have come to a full stop and I do not know what to say to you. My summer's work, and all my ambitions, as I feared, have ended in one grand crash. Out of this I saved your uncle and those on the island who bought stock. I also saved myself, or, as it turned out, my aunt's fortune, for unbeknown to me she had been led to invest in Rockhaven stock and lost all. As she has given me all that I have known of home since boyhood, I should have been more than ungrateful had I not taken care of her.

"What my future plans are, I cannot say. The world is wide, and some place in it for me will be found. Where it is, or what doing, I know not.

"It is but a few days since I left the island, hoping soon to return, and now it seems months. I recall all the charming hours we have passed together with keen interest, and yet they seem to-night like an old, old memory, returning even as the scenes of my boyhood return when I am despondent."

More than this he wrote, but it need not be quoted, being merely tender phrases and without point.

Mona, trying to read between the lines, as well she might, imagined it to be a farewell message and a good-by to herself.

Reading thus, and a false reading at that, she betook herself to the old tower, and there, all alone with her heartache, while the stars looked down in pity and the ocean moaned close by, she cast herself upon the cold stones and cried her heart agony away.

And the letter was never answered.

CHAPTER XXXIV

A WOMAN'S WILES

THE bubble of Rockhaven, the flight of Weston, the suicide of Hill furnished a few items for the city press, a little gossip among interested ones for a week, then passed into history, to be forgotten by most people. Page, lionized for a day by other brokers whose scalps he had saved, resumed his operations as usual with an increased clientele; while Simmons, the defeated one in this battle of values, was seldom seen on the floor of the exchange. Jack Nickerson returned to his wonted existence, speculating a little, gambling in the club when congenial spirits gathered, and, as usual, sneering at the weaknesses of all human kind; while Winn, growing more despondent day by day at the turn in the tide of affairs, hardly knew what to do with himself. Occasionally he walked past the door of Weston & Hill's office, now closed by the hand of law, and glancing at the legal paper pasted inside it, muttered a curse and went his way. Sometimes he visited the exchange to watch the unceasing

tossing of stock dice for an hour, to kill time; then to Page's office to chat with him, and then to the club, feeling himself less and less in touch with this grind of city life as the days went by.

He lived, too, in daily expectation of a letter from Mona, and receiving none, that added to his gloom. Just why, he could not understand; and then a species of pride crept into his feelings, and he imagined she might have been cautioned by her mother not to answer him. He began to feel a little hurt at the thought that this timid girl might feel afraid of him; and although swayed by emotions and seemingly his own when they parted, he feared that on reflection she had decided it best to end the matter thus.

To one who is despondent, all things seem awry, and Winn was now so low down in spirits that he was ready to believe himself of no account to any one — even this simple child of nature whose soul was attuned to her violin. That Jess was his cordial friend he felt sure; but a timid girl, utterly lacking in worldly wisdom and as wayward in feelings as the varying sounds of the waves beating against her island home, was another matter.

Winn's thoughts now were full of bitterness.

One Sunday, coming out of church ahead of his

aunt who had paused to chat with some one, he encountered in the vestibule, dressed in faultless fall costume, a picture of beauty and good taste, — Ethel Sherman!

"Why, Winn," she said, advancing and extending a gloved hand, "I am very glad to see you back again. I've heard all about you and the fame you have achieved and how good you have been to your aunt. I must insist that you call this evening and tell me all about it. I've a bone to pick with you also, you naughty boy, for not answering my letter."

And Winn, moved as any man would be by such captivating words uttered by a young goddess in fashionable raiment, forgot all his old-time resentment for a moment, and answered as any well-bred and susceptible young man would.

"I am very glad to see you, Ethel," he said cordially, "and it's nice of you to say such pleasant things. If you haven't any better amusement for this evening, I will call."

And call he did, to find this imperious beauty arrayed in an exquisite evening gown, in his honor, fairly exhaling sweet smiles and graceful words. And with them came back, also, all the old-time charm of her siren voice, her keen wit, her polished sarcasms, her devil-may-care *bon camaraderie*.

For two years Ethel Sherman had been a daily thorn in Winn's side. He had met her occasionally, when he simply bowed and exchanged the civilities of polite society, but nothing more. Occasionally his aunt, a born match-maker, had let fall a word of praise for Ethel, the intent of which was palpable to Winn, but in spite of which he had determined to put her out of his thoughts. When her letter reached him on the island, he mentally contrasted her with Mona and to the former's detriment, more than ever thinking of her as the type of a fashionable young woman sneered at by Nickerson. His illusions regarding her had all vanished and he saw her as she was, — a beautiful, heartless, ambitious Circe, conscious of her power, and enjoying it.

And this evening, seated in her daintily furnished parlor, and facing the most exquisite adornment it contained, he regarded her as he did the marble copy of the Greek Slave, perched on a pedestal in one corner.

But Ethel Sherman was not the girl to be long considered marble, whether she was or not; and was just now piqued by Winn's coolly polite indifference.

"Well, my dear friend," she said eagerly, when the first commonplaces had been exchanged, "tell me all about this unheard-of island where you have been buried all summer, and this queer old fellow you

brought up in the city, and the barefooted fisher maids you met there, and which one caught your fancy. I've just been dying to hear."

"You seem to want an entire chapter of a novel in one breath," answered Winn, smiling. "How did you find out I brought any one to the city?"

"Oh, I am still able to read the papers," she laughed, "and Jack called the other evening. It's all over the city, as well as your firm's collapse and the part you played in it. Oh, you have become famous in a day, as it were, and people who have never set eyes on you are talking about you."

Winn smiled, for what man could resist such subtle flattery.

"I wasn't aware that I was a mark for gossip," he said, "though Weston & Hill must have been, and deservedly. I'm not sorry for Hill, however, for I despised him, but I rather liked Weston, even after I discovered he was a rascal, he was such a jolly, good-natured one."

"So Jack says," answered Ethel, "and happily indifferent as to whom he swindled. It was first come, first served, with him."

"He served Hill the worst dose," said Winn, "and it looks as if Hill were the ultimate object of his plot, and the rest of us only pawns in his game."

"You at least called 'checkmate' to him," answered Ethel, smiling admiration, "but tell me about the island. That is of more interest to me. The city end of this affair is now ancient history."

"Oh, the island is a poem," replied Winn, earnestly, "a spot to forget the world on and learn a new life. Its people are poor, but honest, kind, and truthful; their houses turkey coops, their customs ancient, their religion sincere, their livelihood gained by fishing, and the island a wild spruce-clad ledge of granite with bold sea-washed cliffs and an interior harbor that is a dream of peace, seldom rippled. There is an ancient beacon built by the Norsemen on a hill nine centuries ago, a ravine surpassingly grand with a cave called the Devil's Oven, and an old tide-mill at the head of their harbor, where a lovelorn girl once hanged herself."

"A charming spot, truly," said Ethel, "and if I had known all this last July, and there had been a comfortable hotel there, we should have summered on this delightful island instead of on the mountains."

"It would have amused you a week," replied Winn, smiling, "but not longer. There were no golf links or young dudes to flirt with there."

Ethel colored slightly.

"That is the worst of having friends," she said, "they are bound to gossip about one. I don't mind," she added gayly; "I am a flirt and admit it cheerfully, but what else are men good for?"

"Not much, I admit," answered Winn, sarcastically, "especially if they have money or prospects of it; and if not, they are good to practise on."

"Now, Winn, my dear fellow, don't emulate Jack Nickerson," she responded suavely, "the rôle doesn't become you. You can be an adorable bear, but not a barking puppy."

"Jack's not a puppy," asserted Winn.

"I never said he was," answered Ethel. "He can be worse than that; he can be a gossipy old maid, always sneering, and that is more abominable than a puppy any day. But tell me about the people on the island, and which fisher maid you fell in love with."

"Why should you imagine I looked twice at any island maid?" answered Winn.

"Oh, you were bound to," asserted Ethel, laughing. "You wouldn't be the delightful man you are unless you did, so tell me all about her. Did she wear her flaxen hair in a braid and ask from beneath a sunbonnet, 'What are the wild waves saying?' while she stood barefoot beside you on the beach?"

"Oh, yes, and chewed spruce gum at the same time," he responded, also laughing.

"Even when you kissed her?" queried Ethel. "It must have lent a delightfully aromatic flavor."

Winn made no answer to this pointed sally. Instead he stroked his moustache musingly, while his thoughts flew back to Rockhaven and Mona.

Ethel eyed him keenly.

"Quit mooning," she said at last, "and come back to Erin. I do not expect you to admit you kissed this fair fisher maid. It wouldn't be gallant. But you can at least describe her. Is she dark or fair?"

"I haven't the least idea," he said, "she was so sweet and charming; her eyes might have been sea-green for all I can tell."

"You evade fairly well," rejoined his tormentor, "but not over well. You still need practice. Now tell me about this old fellow Jack described as a 'bar-nacled curiosity.'"

"Oh, Jess Hutton," replied Winn, relieved; "he is a curiosity, and of the salt of the earth. If there was any one I fell in love with on the island, it was he."

"That was fairly well done," laughed Ethel; "you are improving and in time may hope to deceive even me."

"Never," responded Winn, sarcastically; "you are too well skilled in the fine art of dissembling. You almost persuaded me to-day that you were really glad to see me, instead of anxious to find out all about Rockhaven and its fisher maids."

"That is unkind," replied Ethel, in a hurt tone, "and you know it. Didn't I write you a nice letter, and have I shown the least resentment at your failure to answer it? Come now, be nice and like your old dear self, you big bear. I don't care if you did fall in love with an island girl. You certainly would have been stupid not to if there was one worth it, and I respect you the more for protecting her. Your friend Nickerson wouldn't."

And Winn, mollified by this occult flattery, came near admitting — Mona and all the summer's illusion — for that was Winn Hardy's way. Only one thing saved her name from passing his lips, — the fact that no answer had come to his letter. He began to feel that none was likely to, and that the summer's idyl was destined to be but a memory like to the sound of church bells in his boyhood days.

Then, while his thoughts went back to the island and all it contained, he told the story of his sojourn there, of Jess and his fiddle, of the little church and its parson, the quarry and his men, of Mrs. Moore

and Captain Roby and the fishermen who each day sailed away to return at night.

Only Mona was omitted.

And Ethel, listening, became entranced at his recital.

"Your stay there has done you good," she said, when it was ended, "and made a broader man of you. You are not the callow boy you were, and the heroism you have shown toward your poor aunt proves it. When she told me, the tears almost came to my eyes; and while I bow to the noble impulse you displayed, it was foolish after all. It would have been wiser to have kept the money in your own hands and taken care of her. She may be led again to make ducks and drakes of her money by another Weston. The world is full of them."

"It didn't occur to me then," answered Winn. "I did it on a sudden impulse, and now I think you are right."

And he said parenthetically that this worldly yet sincere assertion of Ethel Sherman elevated her greatly in Winn's estimation.

"Come, Ethel," he said after a pause, "I want to forget all this business; now don't say any more about it. Most likely I acted foolishly — it isn't the first time, and may not be the last. If you want to

cheer me up, play and sing for me. I've not heard a piano since I left the city."

Ethel, glad of the chance so to entertain him, complied. Strange to say the song she selected and rendered, as she well could, with exquisite feeling, was "Robin Adair." Then followed another of the same nationality

"I've taken to the old Scotch songs lately," she said, when she turned from the piano, "and they are quite a fad with me now. They have so much more heart and soul in them than modern compositions."

"Give me 'Annie Laurie' now," suggested Winn, a shade on his face. And listening well while the graceful, ring-glittering fingers of Ethel Sherman leaped lightly over the ivory keys, her sweet voice gave new power to the immortal ballad of olden time, while he thought only of one summer day in the cave at Rockhaven and — Mona.

When he was taking his leave, and Ethel, unconscious of the mood she had evoked, stood beside him in the dimly lighted hall, she held out her hand. Her red, ripe lips were upraised, as if in temptation, and her eyes were tender with the spirit of her songs.

"I hope you have had a pleasant evening, Winn," she said tenderly, "and will call again soon. I'll

promise not to mention the fisher maid any more if you will."

And Winn, glancing into the bright eyes that had once lured him to a heartache, held her hand a moment and then bade her good night.

CHAPTER XXXV

THE WHEEL OF FORTUNE

FOR weeks Winn lived an aimless life without occupation, which to him meant misery. He walked the streets to be jostled by people in a hurry, and wished that he also was. He looked into shop windows where dummies stood clad in beautiful garments, and wondered how Mona would look if robed in such. He met people hurrying home from their work at night and almost envied them. In his club he felt so ill at ease that games, conversation, and even the raillery of Jack Nickerson bored him. He had a pleasant home, where his aunt always thought of his comfort; he escorted her to church with regularity; read the daily papers; called on Ethel occasionally, to find her always the same sweet temptation. She neither allured nor repelled, but was always the same piquant and yet sympathetic friend, well poised and sensible, who judged all men and spoke of them as a mixture of nobility and selfish conceit in unequal parts, with the latter predominating. To Winn she sometimes

talked as though he were still a big boy who needed guidance, and then again as if he were more than mortal and out of place in a bad world.

"You are discontented," she said to him one evening, "and out of your sphere among the city men. You take right and wrong too seriously and are like an eagle caged with jackdaws. City men are such in the main, thinking more about the cut of their coats, the fit of their linen, and color of their ties than of aught else. You are as unlike them as when you came here a big boy with countryisms clinging to you and the scent of new mown hay perfuming your impulses; you were always out of place here, and the three months on that island has made you more so."

It was a truthful and yet somewhat flattering portrayal of Winn as he really did seem to her, but it only added to his discontent.

"What you say may be true enough," he answered, "but what shall I do? I can't go into an office again and be content, the taste of being my own master on the island has spoiled me for that. I would go into some business if only I had the capital, but I haven't; and I wouldn't ask my aunt to loan me any, even under the existing circumstances."

"I wish I could advise you," she replied in the

sympathetic tone so easily at her command. "I certainly would if I could. But whatever you do, don't go into the stock gambling. I respect you now, and I might not then."

The time came when she wished that she had refrained from that expression.

But a different trend of advice came to Winn later from Jack Nickerson.

"Why don't you open a bucket shop, my boy," said that cynic, "and make some money? I'll back you for a few thousand to start, since you were foolish enough to part with all Page made for you out of the Rockhaven flurry, and it's a dead sure thing. Then again you have won quite a little notoriety out of this Weston & Hill fiasco, and men on the street say you have a cool, level head. I tell you, open up one of those joints and let these smart Alecs who want to get rich quick come in and lose their money. If you keep moping around another month you will go daft, or fall in love with Ethel Sherman over again, which means the same. I hear you are a frequent caller there."

"I've got to spend my time somewhere," answered Winn, rather doggedly, "and Ethel's good company."

Jack eyed him curiously.

"How the moth will flutter around the candle," he said.

"I'm in no danger there," asserted Winn, "so don't worry. Once bit, twice shy; and as for the bucket shop, I'll have none of it. I'd as soon open a faro bank."

"And why not?" queried Jack. "All the world loves to gamble, and most of them do in one way or another. Even the good people who pray can't resist grab bags and fish ponds, and until a few ultra prudes guessed it was gambling, they were all the rage at church fairs. Even now, in society of the best, bridge whist and whist for prizes, afternoon and evening, flourishes on all sides. Oh, it's gamble, my boy, go where you will; and you might as well take a hand in it and make money."

"But a bucket shop is disreputable," replied Winn, "or has that reputation, and on par with gambling dens in fact, though protected by law. It is worse than those in one way, for men who go in feel forced to put up margins to save themselves, and in the end go broke. Look at the embezzlements that crop out almost daily, and nine out of ten traceable to a bucket shop. The law ought to force them to put up a sign, 'All ye who enter here will lose.'"

"You have matured rapidly since you came from the island, my boy," laughed Nickerson, "and now you are fit to do business. Put your new scruples

in your pocket and join the crowd. Only those who make money are considered anybody. And how they make it matters little. Make it you must, or walk in this world; and those who walk, get kicked."

And Winn, conscious that a bitter truth lurked in his friend's words, went his way more disconsolate than ever.

But the memory of Rockhaven was still strong in him, and the eye of Mona and the heart-burst that marked their parting an ever present memory.

And no answer had yet come to his letter.

One evening a little later, when a November storm, half rain, half sleet, made the street miserable, Winn was pushing his way homeward when he saw a girl, poorly clad, a thin summer wrap her only extra garment, looking wistfully into a store window where tropical fruits tempted the passers. He recognized her at once as the stenographer who had served Weston & Hill.

"Why, Mamie," he said, halting, "how are you and what are you doing here in the storm?"

"I was just wishing I could afford a basket of grapes for mother," she answered, smiling at the sight of a friendly face, "but I can't. I've been out of work now since the firm failed, you see."

"I've wondered what became of you," said Winn, his sympathy aroused at once, "and how you were getting on. Where are you working now?"

"Nowhere," she answered. "I've been looking for a place for two months and can't find one. Mother gave the firm all her money to invest, and it's gone, and she is very ill. I am completely discouraged."

Then once more a righteous curse aimed at Weston almost escaped Winn's lips.

"I am very sorry for you, Mamie," he said, "and I wish I could help you."

"If you could only find me a place," she replied eagerly, catching at the straw of hope, "I should be so grateful. We are very poor now."

"I'll do what I can for you," he said kindly, "and maybe I can help you. I, too, was left stranded by that thief Weston;" and without another word he stepped inside the store and, buying a good supply of fruit, joined the girl outside.

"I am going home with you, Mamie," he said cheerfully, "and take your mother some grapes. I've an idea of writing up a history of the Weston & Hill swindle, and I want her story."

It was the first time he had thought of it, but it served as a ready excuse. Then with one hand and

arm loaded with bundles, and linking the other around the shivering girl's as if she were a child, the two started toward her home.

"We have had to move," said the girl, as she directed their way toward the poorer quarters of the city, "and I am ashamed to take you to my home. We have only two rooms now."

"Oh, you mustn't mind me," answered Winn, briskly. "I am a fellow-sufferer with you now, you know."

When her home was reached in a narrow side street and up three flights of stairs at that, poverty and a woman coughing her life away beside the kitchen stove told the tale. Winn noticed that the supper awaiting the girl was of bread, butter, and tea only.

"It was very kind of you to come, Mr. Hardy," said the mother, in an almost tearful voice, when he was introduced; "and if you can find a place for Mamie, it will help us very much."

And then she told her story.

It need not be repeated — its counterpart may be found by the score in any city where legalized thieving like Weston's scheme ever dupes the credulous, and is as common as the annals of simple drunks. To Winn it was new, for he had no idea his former

employer could be so vile as to induce a poor widow to invest her all to meet inevitable loss.

And be it said here, that if the world at large could realize how many sharks are ready to prey upon them with the tempting bait of countless schemes, promising sure and rich returns, big interest for their money, guarantees of all kinds (on paper), and flanked by long lists of names, they would look at "farm-mortgage bonds," "gold-mining stocks," "oil stocks," "cumulative gold-bearing bonds," and the whole list of traps set for the unwary, as so many financial perils.

And be it said also, that if the securities held as collateral by half the banks could be scrutinized, and the foundations they rested upon understood by all the confiding depositors in these banks, a panic would ensue that would sweep this land of credulity like a typhoon.

Winn Hardy, who by sheer good luck had saved his aunt's fortune, listening to this poor widow's tearful recital of her woes, gnashed his teeth at the departed J. Malcolm Weston and vowed that he would show him up in the press.

When he bade good-by to the girl and her mother, promising to look out for a place for the former, he stopped on his way home at a market and paid

for an ample supply of necessities to be sent them on the morrow. More than that, he went to Page and, telling the tale, insisted that he give the girl a chance to earn a livelihood.

And to no one, not even his aunt, did he tell what he had done.

CHAPTER XXXVI

GOING, GOING, GONE!

WINN HARDY, a gentle child when the hand of want was stretched out to him, but a lion in wrath at all iniquity and injustice, was not long in carrying out his thought to write the history of the Rock-haven Granite Company, and for the sole purpose of a warning.

To do so, came as an excuse to protect the pride of the poor girl who had been his co-worker; and when it was done, the editor to whom he took it gladly used it and, more than that, praised its writer editorially.

Winn, as was his nature, wrote with candor, sparing not even himself or the way he was duped, and it is needless to say that his article was widely read. Winn looked for no compensation, but the editor, keen to discover talent, at once offered him a position as city news reporter on the paper. And his reward came. It was not over ample, so far as salary goes, but it was at least an occupation — what he just now needed.

One morning, when passing the closed office of Weston & Hill, he saw on the door a notice that, at two o'clock that afternoon, all the office fixtures and o'her assets of this bankrupt firm would be sold at public auction.

As Winn stood there that wintry morning, with the hurrying stream of people jostling him as they passed, while he read this business epitaph posted upon the massive doors, what a grim travesty it seemed!

He looked at the two nickel plates flanking them, once kept bright, but now tarnished, upon which the firm's name in bold black letters still stared at him, at the drawn curtains where "Investment Securities" in gold still uttered their lie; and gazing at these outward signs of deception and fraud, all the varying changes in his own hopes, plans, and opinions for a six months passed in review.

And in fancy he leaped back to Rockhaven.

He peeped into the store where quaint Jess Hutton fiddled in lieu of company; he was one of the little gathering each Sunday at church there; he saw the quarry with the men at work, the tiny dooryard with Mona watering her flowers, the grand old gorge where the sea waves leaped in, and the cave once

carpeted with ferns in his honor, and (most touching of all) the moment he had parted from a timid girl, while the moon, rising out of a boundless ocean, smiled at them.

Now, it was a memory of the past, and he, sore at heart, with only a few hundred dollars in the bank, was hunting for news items at so much a line, and the "so much" a mere pittance.

Truly, the whirligig of time had made a toy of him!

For full five minutes he stood, with sinking spirits, and then passed on.

"I'll be at this auction," he thought, "and maybe bid in my old office chair for a keepsake. Besides, it will make an item."

He was there on time and found that a considerable crowd had gathered.

Most of them were brokers or their clerks who had been in business touch with this defunct firm, and now came to witness its obsequies. Nearly all had been losers in Rockhaven but, as stock gamblers are wont to do, took it good-naturedly and joked one another about being "easy marks" and "good things," and looked at this auction as an excellent object lesson.

The auctioneer, quick to catch the spirit of his

audience, saw his opening, and with ready wit made the most of it. The office fittings — chairs, desks, tables, etc. — were put up first, and Winn bought his old chair for fifty cents. Then came the pictures; and a framed photograph of Weston, holding the reins over a fine pair of horses, brought a quarter; another of Simmons's steam yacht, a dollar; and then a crayon portrait of Weston, in massive gilt frame, was handed to the auctioneer.

"Here we have," he said, "a costly painting of J. Malcolm Weston himself, and how much am I offered? It is, as you observe, an excellent picture of this Napoleon of finance, and certainly cost a hundred dollars. How much for it?"

An offer of thirty cents was heard.

"Thirty cents, did I hear?" he continued, in a disgusted tone, "thirty cents for this magnificent portrait! You can't mean it! Thirty cents for a picture of one who cost some of you many thousands! Thirty cents! Ye gods, how have the mighty fallen! Look at his winning smile, his Websterian brow, his eagle eye that saw Rockhaven afar! And his whiskers! And I am offered but thirty cents! Why, gentlemen, the frame cost as many dollars, and think what an awful warning this picture will be to most of you. Think of the beautiful tales he told, the

great industry he started, the money he spent — your money, gentlemen, and I am offered but thirty cents! Why, it's worth a thousand dollars as an object lesson in finance. Come, don't let this master of the stock exchange be sold for thirty cents! It's a shame! Thirty cents, thirty cents once, thirty cents twice, thirty cents three times, and sold for thirty cents!" And the broker who bought it didn't want it at that.

The safe, with all the books it contained, was sold next, and then the auctioneer, holding aloft an open deed with its red seal attached said: —

"I now offer for sale the only real, tangible asset the great Rockhaven Granite Company ever had, a deed of its quarry on Rockhaven Island. This property originally cost two thousand dollars, and was the sole basis of this gigantic scheme capitalized at one million! How much am I offered?"

A wag bid ten cents, another a dollar. Then came a bid of fifty. And then Winn, who up to this time had been a silent spectator of the comedy, felt a sudden intuition that here and now was his chance. He thought of the island, still dear to his memory, of the men to whom his coming had been a godsend, of Jess Hutton who, at parting, had offered hand and heart, and of Mona and the little knot of flowers

he had once kept fresh in a tiny spring that bubbled out of this same quarry.

And thinking thus, he bid one hundred dollars.

But the auctioneer knew not of the fine sentiment prompting the offer, and continued his burlesque:—

“One hundred dollars,” he said, “one hundred offered for this property, cheap at two thousand! What are you thinking of?”

Then, after a pause, while he waited another bid, he continued: “One hundred I’m offered for this splendid piece of real estate, with all its improvements; for this matchless quarry of pink granite, once called worth a million! Why, gentlemen, have you gone daft? Don’t you know a good thing when you see it? It wasn’t so long ago when I heard some of you eagerly bidding thirty and forty dollars for a single share in this immense property, and now you won’t raise a bid of one hundred dollars for its total valuation! Is this business? Is this finance? Come, gentlemen, wake up and buy this rich ledge of valuable granite, going for a song! Think of what it has seemed to you; what might again be made out of it! Think of the thousands of dupes still anxious to buy fairy tales and pay money for them! Think of the money you have lost in this one!

"And I am offered one hundred dollars for it! One hundred once, one hundred twice, one hundred three times, and — sold!"

And that auctioneer, really disgusted this time, stepped down and handed the deed to Winn.

Winn wrote a check for that amount, and utterly unconscious of how valuable a purchase he had made, put the deed in his pocket, and left the crowd.

In a way, the whole affair had seemed much like a burlesque on a funeral, and he a mourner. When the rest had laughed at the auctioneer's sallies, no smile came to him, and he bid feeling that he was likely to obtain a white elephant.

That night, in the solitude of his room, he came near writing a farewell letter to Mona and enclosing this deed as a keepsake. Only pride restrained him.

CHAPTER XXXVII

A SOCIAL CYNIC

ONE evening, a few weeks after the auction, Winn, in his new occupation, was detailed to report one of those affairs in high life where wealth gathered to display its gowns, and fops, in evening dress, uttered flattering nothings to beauty in undress. A crush of fashionable people who ate, drank, danced, simpered, and smirked until the wee small hours and then went home to curry one another's reputation and conduct.

Winn, not in the swim, was made duly welcome by virtue of his errand there, and, furnished with a list of the ladies' names and costumes by the hostess (not forgetting her own), was about to depart when he was accosted by Ethel Sherman.

He had noticed her first, surrounded by gentlemen, and feeling he might be one too many, kept away.

"Why, Winn," she said, coming to his side and smiling graciously as she extended her hand, "I

am glad to see you. How do you happen to be here?"

"Business," he answered laconically; "I am a reporter now."

"Yes, I heard so from your aunt. You have not favored me with a call now for weeks," she said, "and you are a naughty boy to neglect me."

"You are looking charming, as usual," he answered, glancing at her exquisite costume, very décolleté, and feeling that it was what he must say.

"Of course," she replied, "every man feels that he must say that, but you needn't. Compliments are like perfume, to be inhaled, not swallowed; so let the rest utter them, and you can spare me. I'd rather know how you are getting on."

"Fairly well," he answered coolly, for he had really kept away from her for weeks from a lurking sense of danger to his own feelings. "It is an occupation that keeps me busy and makes a living, that is all. It may lead to something better."

"I read your splendid *exposé* of Weston & Hill," she continued, still smiling admiration, "and it did my heart good. I wish Weston could see it. And that poor widow whose plight you described — it was pitiful."

"Only a sample case of the evil wrought by such

as Weston," Winn answered modestly. "I wish I knew where he is; I'd mail him a marked copy of the paper."

Then, as some one came up to claim her for a dance, she said hurriedly, "I must leave you now, but please promise to call to-morrow evening, I've lots I want to ask you."

And Winn, yielding to the magic of her luring eyes, promised and went his way.

It was after midnight before he finished his column account of this affair, and turning it over to the night editor, left the newspaper office.

The streets were deserted, only now and then some late worker like himself hurrying homeward; and as he pushed on, his footsteps echoed between the brick walls of the narrow street he was following. Somehow their clatter carried his thoughts back to Rockhaven and one night when they had sounded so loud on the plank walk there. When his room was reached he lighted a cigar, and as once before, when he had gone to the tower on Norse Hill to commune with himself, he fell into a reverie.

Now, as then, it was to balance in his mind one woman's face and one woman's influence against another's.

He saw Mona as she was then, as she had been to

him for months, a sweet, simple, untutored girl, with the eyes of a Madonna and the soul of a saint. He saw her in the cave, once fern-carpeted by her tender thought, and once again heard the notes from her violin quivering in that rock-walled gorge.

And now it was all ended!

Then came this other woman's face and form, — a brilliant, self-contained, self-poised, cultured exotic, knowing men's weaknesses and keen to reach and sway them. A social sun, where the other was but a pale and tender moon.

But Winn's heart was still true to Rockhaven, and the ecstatic moment, when he had held Mona close in his arms, still seemed a sacred bond.

"I'll never believe it is to end thus," he thought, "until I go there and hear it from her lips."

But he kept his promise and called on Ethel the next evening.

She had been charming always; now she was fascinating, for somehow it had come to this conquest-loving woman, that Winn's heart was elsewhere, and that was a spur.

Then beyond was a better thought, for the very indifference that piqued her also awoke respect, and he seemed to her, as she had told him, an eagle among jackdaws.

"I am glad you have found an occupation," she said, as he once more sat in her parlor, "but I wish it were less menial. You have outgrown servitude since you went to the island. What has wrought the change? Was it the sea winds?"

"Maybe," answered Winn, "or constantly looking out upon a boundless ocean. That always dwarfs humanity to me. But I have some business to take up my mind. I was sadly discontented until this opening came."

"I wish you had kept that money in your own hands," she said confidentially, "and used it to buy an interest in a paper. When I read your description of the reception this morning, it seemed to me that was your forte."

"Thanks for your compliment," he answered, "and I only wish you edited the paper now. But if you did, my pencil-pushing wouldn't strike you that way."

"But it really did," she continued, "and the best of it was what you didn't say, knowing, as I do, how you regard such affairs. Hiding your own opinion so well was fine art."

"I wasn't expected to express my views," he asserted, "but to flatter you all judiciously; that's what makes a paper popular."

"And do you think I wanted to be flattered?" she asked.

"Certainly," he replied, "you are a woman."

Ethel laughed.

"Personally, you are wrong; in general, right. I receive so much of it, it wearies me, knowing as I do how insincere it all is, but most of my sex, I'll admit, feel otherwise. But tell me why you haven't called for three weeks?"

It was a question he could not answer truthfully, and like all the polite world he evaded it.

"My work is my excuse," he said; "and then I've not been in a mood for sociability."

Ethel looked at him long and earnestly, reading him, as she read most men, like an open book.

"Winn, my dear old friend," she said at last, in the open-your-heart tone so natural to her, "I made you a promise long ago and I shall keep it, so forgive my question. But you needn't fear me. I want to be your friend and feel you are mine, in spite of the old score and this new influence. And when you are ready to trust me, no one in the world shall be more worthy of it."

Then they drifted to commonplaces: she, as all women will, relating the gossip of her set and chatting of the latest opera, what was on at the theatres

and the like. Now and then she let fall a word of quiet flattery, or what was more potent, one by inference; for Ethel Sherman was past-mistress in that art. And all the while she looked at Winn, smiling deference to his opinions and pointing hers about others with a keen wit so natural to her.

She played and sang, selecting as once before (and unfortunately, perhaps) the songs that carried his thoughts to Rockhaven.

So charming was she in all this, when she chose, that the evening sped by while Winn was unconscious of its lapse.

"I wish you would be more neighborly," she said, when he rose to go; "there are so few men in my set whom I can speak to as freely as you, and besides I want to watch your progress toward an editorial chair. Forget your old grudge, and let us be good friends once more."

And when he was gone, and she ready to retire, she looked long and earnestly at a photograph of him she had scarce glanced at thrice in three years. "I wish he were rich," she sighed; "what a delightful lover he would make!"

CHAPTER XXXVIII

THE END OF AN IDYL

ROCKHAVEN, a colony by itself, had slowly increased from its one family starting-point until more than two hundred called it home. In doing this it had, to a certain extent, sustained the individuality of its progenitor, Captain Carver; a strictly honest, God-fearing descendant of the Puritans; Baptist in denomination, who regarded work and economy as religious precepts, home building as a law of God, and strict morality and total immersion the only avenues to salvation. Long before the little church was built he gathered the families about him each Sunday, while he read selections and then led them in prayer. It was his indomitable religious will, as well as money, that erected the small church, and for years he led services there, praying that the time might come, and population as well, sufficient to induce a regularly ordained minister to officiate instead. It did, for he lived to a ripe old age and the satisfaction of his hopes, and to be buried on the

sloping hillside back of it. Also to the glory of having "Founder of Rockhaven" inscribed on his tombstone.

He was of Scotch descent, which accounted for a certain latent taste in his great-granddaughter, Mona Hutton. Though stern as the granite cliffs of the island in his religious connections, regarding works without faith and morality, without conviction as of little value, the shadow of his mantle in time gave way to a more charitable Christianity. And though the offshoot of his church, the Free Will Baptist of Northaven, was never recognized by the elect of Rockhaven, intermarriages and a mutuality of interests reduced its separation in creed to one in name only.

Then, too, the isolation of the island resulted in the growth of the feudal instinct and a tacit leadership, vested in one man whose opinion and advice was by common consent accepted as law and gospel, and to whom all disputes were left for final settlement.

Captain Carver had been this authority at the start, others had succeeded him, and when Winn Hardy came to the island Jess Hutton held the sceptre. All this is but history, pertinent merely to show how it came about that Winn won his way so easily,

and those otherwise hard-headed islanders followed Jess Hutton's lead without question. Winn won him at the start, and the rest without effort.

But a community, like a family, is upset by an unusual event, and the starting of the quarry, the investment in its stock, and the final return of Jess from the city, to distribute among them sums so out of proportion to their original investments, were like so many stones thrown into a placid mill pond. And had Winn Hardy returned with Jess, or come later, his reception would have been like that of a conquering hero.

All this formed the sole topic of conversation for weeks, and hearing Winn lauded to the skies as a benefactor, before whom all should bow, had a peculiar effect on Mona. She, poor child, having little in common with any other and feeling herself of small account to them or even to her mother, felt herself still less so as this wave of universal applause for Winn swept over the village. Then another point of pride arose in her mind. While Winn had sought her society often, it was as a next-door neighbor and by force of situation, rather than as a suitor, she felt; and even his visits to the cave with her were due to a romantic taste and his wish to hear her play. All this was, in a way, both right

and wrong, and yet to Mona, keenly imaginative, it seemed entirely true. Then, too, her mother had made her feel that her violin playing was no credit; no one else, except Jess, ever expressed a word of interest in her one talent, and poor Mona readily felt it more a discredit than otherwise. Winn only had seemed to appreciate it, and to Winn her heart had opened like the petals of a wild rose.

For a few days after his departure, she lived in a seventh heaven of sweet illusions with this one king among men as her ideal — his every word and smile and thought, all that life held for her. And then came his letter which, to her tender heart and timid nature, seemed but a cold farewell message. He had no plans, was uncertain of his future, and of hers had no concern. This much she read between the lines, and reading thus, her heart was broken, her courage crushed. How many tears she shed no one knew; how many hours she passed alone in utter misery of mind, no one guessed. For Mona was proud as well as tender, and not even Uncle Jess should know that she suffered.

Now the waning summer, the nearing of chill autumn, and desolate ice-bound winter added to her gloom. Her mother was not a sympathetic companion, mates among the other island girls of her

own age she had none; only Uncle Jess, her violin, the cave, the flowers, and the sea. In summer she had company, in winter none, except Jess.

And now summer was gone and winter nearing, and poor, timid, tender, friendless Mona was broken-hearted.

For only a few days more did she go to the cave, and these visits increased her grieving; it was like visiting the grave of a dead love. When the November gales swept the island, Mona was made a prisoner, the store and Jess her only escape. Here she kept her violin, and here she came to brood over her sorrow and fight her own heartache. And here, be it said, in the company of Jess only did she find any consolation. He had such genial philosophy, such a happy faculty for looking upon the bright side of all troubles, — his own as well as others, — that it made him a well spring of good cheer.

He was not long in guessing the cause of Mona's despondency, though with his cheerful optimism, feeling sure that in good time all would come out right. He also discovered the new ambition that had come to her that summer, as well as love, and in his own peculiar way set out to solve the problem.

And here it must be stated that a girl in love and separated from her heart's choice, having an ambi-

tion to go out into the world and earn fame as a musical artist, was a more complex problem than Jess had previously attempted. Then another factor entered into Mona's troubles; for young David Moore, who for years had cherished an open and loudly voiced admiration for her and between voyages always sought to woo her, now came home and, finding the coast clear, renewed his attentions.

He was outspoken and assertive, full of enthusiasm and conceit. He lacked refinement, but he was frugal and owned a third interest in his uncle's fishing schooner and was very much in love with Mona. Worse than that, her mother secretly favored his suit.

It may seem strange that the same practical sense of utility that governed her girlhood's impulses and led her to accept a ready-at-hand love, instead of waiting for an absent one, now shaped her desires toward her daughter. Romance had no place in Mrs. Hutton's nature, neither had love of music. In her calendar, also, one man was as good as another if he behaved himself as well, and a present lover for Mona, if he meant business and could provide a home, was far better than an absent one, even if the entire island cried his praises.

So she favored young Moore and, in the many ways a rich her can, gave him opportunities.

But to Mona, sensitive, half heart-broken, and unable to escape this new infliction, it was inexpressible misery.

So the days and weeks went by, and the snow came to whiten Rockhaven ledges, the billows thundered unceasingly against them, and the little harbor became frozen over.

And sometimes, in the hours of bitterest desolation, Mona thought of the old tide mill and the girl who had once gone there to end her heart hunger.

CHAPTER XXXIX

A GRAY-HAIRED ROMANCE

THERE had been a time in the long ago of Rock-haven's history when Jess, then a bashful young man, had met pretty Letty Carver, now the Widow Hutton. It had started in her school days, when they romped barefoot along the sandy shore of the harbor, played about the old tide mill, whose wheels then rumbled with each ebb and flow, or gathered shells on the bits of beach between the island cliffs. When the epoch of spelling school and walk home from Thursday evening prayer meetings came, it was Letty whom Jess always singled out, and though she now wore shoes, he was not always so fortunate. But the little bond of feeling was none the less entrancing; and when later Jess sailed away to the Banks on his first fishing trip, he carried a lock of Letty's jet-black hair as a token, and her sweet face was ever present in his thoughts. When he returned, browned but successful, her welcome seemed to grow in warmth; and after two or three voyages, and he could now af-

ford a Sunday suit when he visited her, gossip whispered they were likely to make a match. By this time he had begun to build the usual air-castles of youth, and though his took the shape of a humble dwelling, nestling amid the abutting cliffs in front of which Rockhaven stood, it was none the less a palace to him, with Letty to be its future queen.

And then the war came on and Jess, partly from patriotism, a little from love of adventure, and more to earn the liberal bounty his country offered, enlisted in the navy. Had he been a trifle less bashful and secured the promise which Letty was then willing to give, this history might never have been written; but Jess, a splendid young fellow, in spite of his surroundings, lacked assurance, and all the bond that joined them, when he sailed away, was the hope on his part of what might be if he ever came back.

He did in four years, covered with glory, but with a leg maimed by a bit of shell when under Farragut, and before Vicksburg he forgot even Letty amid the inferno of war.

In the meantime, his younger brother, Jethro, had discovered Letty, and she, practical as always, was not long in deciding that a suitor with good legs and a cottage already achieved was preferable to a hero with a lame leg and no cottage.

Jess bore his discomfiture philosophically, as was his nature, not even reproaching Letty by word or look; and though disposed to see a silver lining back of all clouds, this one he thought best to avoid, and so took himself away. He remained away, a rolling stone for fifteen years, and though he gathered some moss, it failed to efface — Letty.

And then a change came; for one day the smart new fishing schooner his brother had just built with his aid sailed away on her second voyage and never came back, and practical Letty was left a widow with one child, a modest home on Rockhaven, and naught else. As might be expected, she sent at once for Jess, and to him only imparted the facts of the situation.

Whether it was the smouldering embers of his boyhood illusion or the winsome ways of the child Mona, now four years old, that influenced him, no one ever knew, but he at once announced that he had decided to abide in Rockhaven for the future and open a store. There was one already there, but the slow growth of the village allowed a fair excuse for another, and Jess established it. Once more the gossips, who take cognizance of all matters, recalled the youthful attentions of Jess to Letty, and asserted that she would, in suitable time, discard her widow's

weeds and become another Mrs. Hutton. She did put on more cheerful habiliments in due time, but remained a widow still; and though Jess was a frequent caller, usually walking to church with her and Mona on Sundays, he continued, as he had started, to live by himself over his store.

Neither were the gossips enlightened as to the financial standing of the widow, or how much had been laid away by her husband, or her means of a livelihood.

Jess knew, however, and Jess only; but he was the last person to impart such data to a curious public. What they did see was that he at once assumed a fatherly protectorship over his little niece, and she became his sole charge and care in life. Though she ate and slept at home, tripped alone to school, and to church each Sunday hand in hand with Uncle Jess, his store was her playhouse and his love her happiness until girlhood was reached. Often on summer days he left the store, utterly disregarding trade, and with her took long rambles over the island, hunting gulls' eggs and gathering shells, flowers, or berries. He built her a boat and taught her to row it in the little harbor, talked to her for hours of the great world and its people, of the planets and their motions, of right and wrong, of religion and God. He aided her in

her lessons, teaching her more and faster than she learned at school; and when her fingers could reach across the strings of his old brown violin, he taught her the lore of its wondrous voice.

And so the happy years of her girlhood passed, until now, a woman grown, she had learned the lesson of loving, and had come to him with her unspoken plea for help. Never had she appealed to him in vain, and never would, so long as his keen mind was active and heart normal. For weeks he pondered over this most difficult of all problems, and then he acted.

"I've got a leetle matter to talk over with yer mother to-night, Mona," he said, "an' if ye don't mind ye might go an' make a call on one of the neighbors. It's a sorter peculiar business 'n' it's better we're 'lone till it's settled."

And it was "peculiar," and so much so that Jess talked for one hour with Mrs. Hutton in an absent-minded way, while he studied the cheerful open fire, cogitating, meanwhile, how best to utter what he had to say, while she sat sewing diligently, on the opposite side of the sitting-room table."

"Letty," he said at last, "hev ye noticed Mona hain't been overcheerful the last three months, an' seems to be sorter broodin' over suthin'?"

"I have, Jess," replied Mrs. Hutton, looking up;

"and it's all due to notions that Mr. Hardy's put into her head 'bout her playin' an' praisin' her so much. I've knowed all 'long her wastin' time fiddlin' wouldn't serve no good purpose in the long run."

It wasn't an auspicious opening to the subject uppermost in the mind of Jess, but he paid no heed to it. "Letty," he continued calmly, "fiddlin' hain't nothin' to do with the state o' Mona's mind, 'n' if ye'd watched her as clus as I hev, ye'd know it. Do ye 'member when ye was a gal how Hitty Baker, ez used ter live up to the north village, got crossed in love 'n' kept broodin' on't until one day she was missin,' an' 'bout a week arter they found her hangin' in the old mill? Thar's no tellin' what a gal'll do an' when she'll do it, if she gits to broodin' over sich matters."

"I hope you don't think Mona, brought up as she has been, will be such a fool as Hitty Baker was," rejoined Mrs. Hutton, sharply. "Mona's got more sense."

"'Tain't a matter o' sense," Jess retorted quickly, "it's a matter o' nater 'n' 'magination, 'n' the more o' them peculiarities a gal's got, the more onsartin she is apt to be, 'n' ez I said, Mona ain't herself these days, 'n' unless suthin's done to change the current o'

her mind, fust thing you'll find, some day, she's a missin'."

"That's all your notion, Jess," answered Mrs. Hutton, now more aroused than she was willing to admit; "an' if Mona'd listen to Dave Moore, as I want her to, he'd soon cure such whims."

"Did yer mother ever make ye take catnip tea when ye was a gal, Letty," responded Jess, laconically, "an' how did ye injie the dose?" Then, not waiting for an answer, he continued, "Dave's catnip tea to Mona, 'n' I tell ye it's better ye quit dosin' her with Dave, 'n' purty soon, too. She's nobody to go to but me, an' I know how she feels, 'n' I don't think ye do."

"Have you any better medicine to advise?" came the query, as Mrs. Hutton laid aside her sewing and looked at Jess.

"I hev," replied Jess, firmly, "only it'll take both on us to give it, 'n' that's what I come here for, Letty. Ye know how I feel 'bout Mona, an' one o' these days she'll come into all I've laid by. But that's no savin' grace jist now."

"An' what'll savin' grace jist now be, I'd like to know," queried the mother. "Ain't helping me and having company when she likes, all that's needful to take up her mind? She's whimsical, an' that young

feller Hardy's put notions into her head she'd be better off without."

Jess was making scant progress toward his ultimate object, and realized it — also that sentiment was a matter quite beyond Mrs. Hutton's ken. "Letty," he said at last, almost in desperation, "I've stood by ye 'n' Mona purty middlin' well fer quite a spell now, hain't I? an' ye'll 'low I kin see a hole in a grinstun if thar is one, 'n' what I've sot my mind on doin' for Mona'll be the best fer her in the long run, an' that is, we take her away from here 'n' give her a chance in the world."

Mrs. Hutton looked at him in amazement, realizing not at all what he had in mind.

"How can we do that?" she questioned.

"Thar's only one way," he answered hastily, with a now-or-never determination; "I know I'm gittin' 'long in years 'n' one o' my legs ain't workin' well, an' the only thing ye kin bank on, Letty, is my heart's in the right place 'n' my feelin's toward ye hain't changed a mite in forty year, an' — an' if ye're willin' to chance it, Letty, I'll do all I kin to make ye happy."

A woman is seldom surprised by a proposal, but Mrs. Hutton was. For fifteen years now, since she had been a widow, Jess had seemed like a good

brother, which in truth he had been in all ways, and never once had she surmised he cared for a nearer kinship. Then, as she looked at him, his kindly face aglow with earnest feeling, his keen eyes beneath their shaggy eyebrows questioning her, for one instant her heart quivered. Then backward over the flight of time her memory leaped, until she saw herself a laughing, care-free girl once more, with life opening before her, and this same good friend and brother, grateful for her every word and smile of favor. Then, too, came a little nagging of conscience at the way she had ignored him on his return, a limping hero, and how he had never once reproached her for it. And following that, the heaping of coals upon her head when he, coming to her rescue in the hour of poverty and bereavement, had been the only friend she had to lean upon. All the years of his tender thought and care, all his wise counsel, all his unselfish giving, all his countless deeds of love and forethought came back now in an instant, like a mighty wave of feeling, sweeping all her pride and will before it. And as she bowed her face, covering her eyes with one hand to hide the tears she could not control, once more he spoke.

"Letty," he said, "ye needn't mind answerin' jist now. Think on't, an' to-morrow or next day tell me.

Thar ain't no need o' hurry. I've waited quite a spell now, an' a day or two more won't matter."

"It's absurd," she said at last, when the tide of feeling ebbed, "and everybody will say so."

"'Tain't their funeral or weddin' either, is it?" he answered. "An' mark my words, Letty, thar's more on 'em here ez'll wish us well than ye think."

But when he came to go she said, "Why didn't you ask me forty years ago, Jess?"

"'Cause I was a durned fool 'n' dassent," he answered, "but I've outgrewed it now."

CHAPTER XL

A GOOD SEND-OFF

OUT of the many weddings inevitably occurring on Rockhaven but few ever attained to the importance of a trip to the mainland. The sense of utility among them, the need of every dollar toward home furnishing, and the practical side of life always uppermost in the minds of all left no place for sentiment and honeymoon.

But when it became known, as it soon did, that the youthful romance of Jess Hutton and Letty Carver had finally culminated, and that the universal opinion and expectation of what they would do when Jess returned to the island was about to be realized a wave of enthusiasm and friendly interest swept over Rockhaven.

And, furthermore, when it was learned that Jess was to sell his store to Captain Doty, and that he and his bride and Mona were to spend a few months in the city, the excitement knew no bounds, and when Sunday came and the three, now conspicuous ones,

walked to church as usual, it was to receive an ovation of good wishes and congratulations, and so persistent were all in good will that, when church was out, the entire congregation crowded around them.

To Mona it came as the surprise of her life, and went far to change the current of her thoughts and make her forget her own troubles.

"I can call you papa now, can't I, Uncle Jess?" she had said, when he had told her; and hugging him like a child she had thus made his heart glad. It all seemed as a matter of course to young and old alike, and as the days went by it began to dawn on Jess that he had not only been a "durned fool" forty years ago, but continued to be one for the past fifteen.

It had been decided by them to have a quiet wedding at home, and the day set barely long enough ahead to give Mrs. Doty, the dressmaker, time to do her part; but Rockhaven, hearing of it, objected, and the next Sunday evening a committee, headed by Captain Roby, invaded the privacy of Mrs. Hutton's home.

"We hev cum," said the jolly master of the island steamer, addressing Jess in particular, and Mrs. Hutton and Mona in general, "to convey the good

wishes o' everybody here to you folks an' ask ye to hev yer weddin' in church so ter give us all a chance to show our good will and how much we think o' ye by bein' present. It air the univarsal feelin' here," he continued, waving his arm, as if to include the entire island, "that ye both deserve it, an' we ain't goin' to 'low ye two ter jist git hitched an' sneak off quietly. My boat's at yer sarvice, an' we feel the best's none too good fer ye both, and we hev come to ask ye to let us all jine in and gin ye the right sort o' a send-off. I might as well tell ye now, Jess," he added, looking at that worthy, "jist how ye stand 'mong us and how 'tarnally grateful we all feel fer all yer good deeds toward young and old. We hain't forgot nothin' from the day ye first come back to be one on us, up till last summer when ye saved us our money on that stock bizness. We don't blame the young feller neither, and if ever Le cums back, we'll all jine in givin' him a welcome as well. But now we absolutely insist we be 'lowed to start ye fair, and in style, in the new step ye two air takin'."

And "start them fair" they did; for although the snow lay thick on the granite ledges of Rockhaven, when the day came, and cheerless winter reigned, there was no lack of cheer in all that was

said and done. First, a hundred pairs of willing hands transformed the church into a bower of green, and since flowers were not to be had, wreaths of spruce twigs, tied with white ribbon and ropes of ground pine, were used. Then an arch of green, wound with strips of white silk, was erected over the gate, and the walk up to the church was carpeted with spruce boughs. The only pleasure vehicle on the island, an ancient carryall, also decked with green and white, was pressed with service to convey the honored couple and Mona to church, now heated to suffocation and packed solid with the island population, while some unable to get in waited outside. Then, while the Rev. Jason Bush was uniting the happy pair, a dozen young men, unable to curb their enthusiasm, unhitched the horse from the carryall, and when they came out drew them back to the house. And then, after the two hours of reception and hand-shaking had expired, full fifty men were in line to draw that unique chariot to the boat.

"It is a wonder ye didn't set out to take us on yer backs," asserted Jess to the crowd on the wharf, when he alighted; "but all this fuss has warmed our feelings toward ye all more'n words'll tell."

And when three times three cheers had echoed

back from the now deserted quarry, the little steamer sailed away into the mist-hidden winter sea and the crowd dispersed; for weeks after the sole topic around Rockhaven firesides was what object took Jess Hutton and his wife and Mona away from the island and how long they would stay away.

Jess had said, "We want ter give Mona a little change o' scene 'n' chance to see the world, 'n' jist when we'll cum back is no tellin'. Cum back we shall some day, 'n' most likely glad ter git back tew." And then when the affairs of the Hutton family no longer furnished food for gossip, the island settled down once more into its monotonous winter existence. Twice a week only now the *Rockhaven* made her trip to the mainland; but few people gathered for the Thursday evening prayer meeting, for extra religion was at a discount during cold weather, and only the most hardy of the fishermen ventured out. The tower on Norse Hill, now coated with frozen sleet, looked like a gigantic monument; the tides ebbed in and out the half-iced over harbor; the waves beat with sullen roar into the gorge that no one visited, and life among the shut-in islanders partook of the solemnity of the ocean's voice.

The crowd that had made Jess Hutton's store their club-room still gathered there swap yarns and

discuss fish and fishing; also whether his all-winter's absence was likely to result in the opening of the quarry or not. Then, too, in this news bureau, Winn Hardy and Mona came in for a share of gossip, and many a surmise as to their future was exchanged. For they had been noticed many times together, and Mona's visit to the city might mean much. No one had any data as to Jess Hutton's future intentions or whether Hardy was likely to return; and yet, so well did he stand with them, and so hopeful were they that he would once more open the quarry when spring came, that they readily believed it would come about.

Of the Rockhaven Granite Company collapse they knew not, for daily papers never reached the island, and Jess for reasons of his own kept silent.

The only unhappy one, however, was David Moore; and he recited his woes in characteristic fashion to all who would listen. He had little idea of the proprieties, and as he had almost shouted his love from the house-tops, so now he declared his disappointment as loudly.

"It's my private 'pinion," he asserted, "they lugged Mona off just to spite me and get her out o' my sight. I think it's a darn mean trick, and I don't

care who knows it! I kin see through the game, and they calculated takin' her to the city 'nd give that feller Hardy a chance to spark her," and he chewed his quid with an increased vigor, suggestive of how he would like to serve his rival.

and
that
wed
how

CHAPTER XLI

EIN WUNDERBARES FRAULEIN

FRITZ GEISLING, who for many years had lived in two rooms, second floor, No. 10 Amity Place, was short, fat, and bald. Each morning he arose at seven, went out to an adjoining café where German cookery was served "twenty-one meals for three dollars," as stated on its bill of fare, and returned to his domicile, glancing at the small sign, "Violin Lessons," placed above the upper bell, and mounting the two flights of stairs, awaited in his office, sitting room and parlor combined, the few pupils who came his way. At noon he absorbed another of the "twenty-one for three dollar" productions of culinary art, washed down with a stein of foaming beer, and then, if it were matinée day at the Alhambra Temple of Vaudeville, betook himself thither, where he played second violin. Each evening, from the opening in September until closing time in June, he was at his post, sawing away like the machine he was and as devoid of sentiment. When he escaped the Alham-

bra, it was to join his cronies in a convenient saloon where pinocle, beer, and choice Teutonic gossip relieved the monotony of his existence. Year in and year out he was the same phlegmatic, good-natured Dutchman, and lived the same unvarying and emotionless existence. Of the great Rockhaven stock scheme he had never heard, and would not have understood it if he had. Of "the street" and its multiplicity of deals where "to do" the other fellow and not let him "do" you was the golden rule, he was equally innocent — a drop in the throbbing artery of human existence.

And then, one winter morning, Fritz returned to his lair to find awaiting him a strangely clad man and a young half-scared girl.

"I'm told ye gin lessons on the fiddle," said the man, "an' if ye do, I've come to engage ye fer this ere gal."

Fritz bowed low, conscious that a pair of magnificent eyes were watching him.

"It vash mine broveshion," he answered, "und von tollar each ish de brice. Ish de lady to be de pupils?"

"She's the one," came the answer; "an' I want ye to teach her all the frills, 'n' yer money's ready an' waitin' any time."

"Ish she von peginner?" came from Fritz.

"Wal, sorter, 'n' sorter not," replied the man; "my name's Hutton, an' this ere's my niece, Miss Hutton, an' I've larnt her to saw just a leetle to start her off, ez it war. If ye'd like, she'll show ye what she kin do with a bow. Playsuthin' slow, Mona, fust," he added as a violin was handed her, "till ye kinder ketch yerself, an' then suthin' lively."

Mona somewhat nervously complied, and gaining courage as she forgot where she was, skipped over a half-dozen of the familiar Scotch airs she could play best, while the eyes of Fritz twinkled.

"She vash no peginner," he said elated; "she vash blain' alretty yet very mooch." And seizing a music-rack and spreading a late composition upon it, he added, "Ef de lady vill blease blay dot, ve'll see vot she can do."

"Ye've got'r now, perfessor," interposed Jess, "she can't read that music."

But a surprise was awaiting him, for though half-scared Mona hesitated and made a few slips, she played the piece through to the end without a halt.

"Why, girlie," exclaimed Jess, "I'm proud o' ye. I didn't think ye cud do so well. Now, perfessor, ye kin take her in hand; 'n' mind ye don't let up on her till she's larned the hull biznes, fer fiddlin's goin' to be her futur' perfession."

That night, when Fritz had once more escaped the crowded theatre and was quaffing his foaming stein, could any native American translate the rapid fire jargon with which he related his morning experience, he would have heard a marvellous tale.

"Mein Gott in Himmel!" Fritz exclaimed, after the fourth glass had been emptied, "but she blayed mit such feelin's und such eyes dot mit me made such strangeness feels. Ach, but she vas a vonder!"

And as time passed on, each of the two days a week when Mona came to take her lesson only served to increase that "vonder," for now that her timidity had worn away, the genius that lurked in her fingers asserted itself. In technical art she was as yet a pupil, but in the far more impressive art of inspiration and expression, so natural to her, she had naught to learn.

"She blays mit her heart und all ofer, und vorgets all I tells her of bosition und oxecution," explained Fritz to his cronies, "und ven she looks at me I forgets meinself."

Then as the weeks went by, a new idea came to Fritz, who seldom had any; and straightway he began to nurse it.

"Ef she so blays mit mein violin, ven I haf heard

dat music all mein life, vot vill beoples dinks who vash to hear her on de stage?" he said to himself. "I vill say nodding und make some surbrises by and by."

That Mona had the same secret ambition he knew not, and most likely it were as well he did not. But the long upward path to her goal was not an easy one, for if Fritz had lacked emotion, he excelled in detail; and each time Mona forgot, as she so often did, it provoked expressions from him that tinged her cheeks with humiliation.

"I have much to learn," she answered almost pitifully, whenever her uncle asked of her progress, "and so much to unlearn, it seems discouraging."

"It'll come easier bimeby, girlie," he would respond cheerfully, "the fust lesson in anything is allus the hardest."

But the vexations of tuition were only a small part of Mona's burden; for as the weeks went by, and she became accustomed to her new life and surroundings, the old heartache returned, and as her uncle often insisted that she and her mother go out to some evening entertainment as a break in the quiet boarding-house life they led, a new fear assailed her. What if on street car or in theatre lobby she should suddenly meet Winn Hardy! His name had not

been mentioned for many months, and it was as if he were dead.

And now Mona was unlearning the sad lesson of loving, and in its place came a new inspiration, an ambition so broad, so uplifting, so full of possibilities, that even the voice of love was stilled. At times the face of Winn would return to her, however, and always bringing a thorn.

"He is what he said all his world were," she would say to herself, "selfish, fickle, and heartless. He wished to flatter and amuse me and himself as well, but that was all." And then the moment he had held her in his arms would return to give the lie to all such thoughts.

At times she hoped that she might meet him some day, just to give one look of reproach and pass on without a word; and then she dreaded to do so, believing herself powerless to resist her own longings. Feeling thus a sense of the wrong he had done her, the tender looks and words he had uttered, and at last that one sweet moment, — all came back again. Put him out of her mind she could not, nor his face either. By night, thoughts of him haunted her pillow, and whenever she set foot out of their temporary home, no matter where she went, and until she was safe in it again, that peculiar dread was with her.

She did not know that during all these months of her suspense, Winn Hardy, discouraged at the utter failure of his ambition and hopeless of his future, was not only doing his best to put her out of his thoughts, but battling for another foothold in life. Forget her, or the obligation whispered on Rockhaven's wave-washed cliff, he could not and did not; but in the hard grind of life and competition of wage-earning, love plays only a minor part. Even less so with Winn than most, for he distrusted all sentiment, even in himself.

Few have the scope to judge another from that person's own viewpoint of needs and impulses; and Mona, untutored in the ways of man, was less competent than many.

To her, the words "I love you" were a sacred obligation, far above all selfish needs and vulgar money making and, like the glittering star of fame, an inspiration.

It had been sweet to her in those summer days, but the real star of fame was now rising in her horizon, and the lesser one slowly fading away.

She was fast losing her old timidity, and as each day she felt herself gaining a better mastery over her violin, the darling wish of her new ambition grew stronger.

And then another influence came to her aid, for phlegmatic Fritz, in whose life the mechanical duty of each evening's playing and the convivial hours with his cronies had measured his ambition, became imbued with a broader one, and that to train his pupil for public playing, and so, when thus fitted and launched in this new life under his tuition, to pose as the discoverer of a genius. And more than that, as her eyes began to work their spell upon him, the hope of love entered his heart.

"Ah, Mees Hutton," he would say to her, when her lesson had been rendered, "you haf der spirit, der soul of der blaying alretty yet, and some day you haf him and der world vill listen entranced;" and his little eyes would twinkle and rotund face glow with an enthusiasm that was like wine to Mona.

And now another brand of fuel was added to the fire of her ambition, for a great singer's appearance in the city was heralded in the press and Jess, already warped into the world's ways of dress and amusement, took Mona and her mother to hear this operatic star. They had already visited most of the theatres, and though Mona had felt a constant dread of meeting one, the sight of whose face she knew would seem like a knife thrust, she was gradually overcoming that. At first a timid girl and stranger

to the city ways, her keen and ready observation of them had made rapid change in her self-possession. Then, too, the difference in her own and her mother's wardrobe had been a help, for Jess had spared no money in his new rôle of husband and father, and so far as dress went with all three, no observer would realize that they came from an out-of-the-way island, where garb and deportment were unknown factors in life.

But that evening at the opera, with all its attendant excitement of richly gowned womankind whose décolleté costumes and sparkling jewels became a revelation to Mona, the handsome men, the exquisite music, the wonderful singing, and the chief star, ablaze with diamonds, bowing and smiling as wreaths and baskets of costly flowers were passed over the footlights to her, wrought a spell upon Mona as nothing else could have done. She was amazed, entranced, overwhelmed, intoxicated; and when the seclusion of her own home was reached, the reflective heartburst of feeling came.

"Father," she whispered, her face aglow, when she was about to give him the usual good-night kiss, "if I could stand before an audience, as that singer did, and thrill them, as she did to-night, I would be willing to lie down and die."

"That's a good speerit," he answered, smiling, his

eyes a-twinkle; "but if ye cud do it, ye'd a durn sight better feel ye'd like to live 'n' keep on doin' it, 'n' make 'em pay ye good money, an' pass up flowers on top o' that." Which sage observation perhaps best illustrates the difference between a genius and a philosopher.

That night, sleep was slow in reaching Mona's pillow, and when it came she dreamed that she was standing before a vast throng and suddenly, impressed by the fear of them, sinking into unconsciousness.

CHAPTER XLII

THE ROAD TO THE TEMPLE

To Mona, reared beyond the world of wealth and social custom, the great city she was now in seemed a monster hive. An endless tangle of crowded streets, of pushing humanity, and towering buildings. The ceaseless din of street cars and rumbling teams, the people who elbowed her aside as they hurried on, the vehicles that halted not when she crosses a street, the grand ladies alighting from their carriages and sweeping by her as if she was without right; and worse than all these, the apes who ogled at her on the street, and even followed her to her home, — each and all became a teacher that taught her self-reliance. She grew to look at the great city as it did at her, without feeling and without interest. They cared not for her right, or her life even; why should she for them? It was the best education possible, and imparted a certain indifference toward everybody and everything, and hardened her, in a way.

Then Fritz, with his little scheme, entered into

her education, and one day, after he had asked her to play some of her best selections, a stranger stepped out from an inner room to be introduced to her as the manager of the Alhambra Theatre.

"My friend Geisling has told me about you, Miss Hutton," he said, "and I wished to hear you play as you naturally would, so I asked to be kept in hiding to hear you. You have a decided talent, and if you have the courage, I think you could do a musical turn and do it well. If you will come to the Alhambra to-morrow at ten with my friend here, we will give you a rehearsal."

And Mona felt as if she were at that moment facing an audience!

"I have an ambition to play well, and some day in public," she said faintly, and hardly realizing how it all came about, "but not yet. Oh, no, I wouldn't dare," and she looked helplessly at her teacher.

"Ah, Mees Hutton, but you vill," he said excitedly, "und your fader said you vill, und dat eet vas to be you broveshion, und you vill to blease me try, I dinks," and he placed one hand upon his heart and bowed low.

"Oh, not yet, no! no!" exclaimed Mona, her heart sinking, as she stood face to face with her

longed-for opportunity. "I am not ready yet and haven't the courage."

"That is but a mere trifle, Miss Hutton," answered the manager, looking at her saintlike eyes, her sweet face, rounded shoulders, and swelling bosom; and calculating their commercial value for stage purposes to a nicety. "A mere trifle; you have the face and form, you play with exceeding grace and delicate expression, no doubt due to your native talent, and are sure to please. All you need is to forget that you are playing to an audience, and you will win a storm of hands."

Then, like a shrewd man of business, he began politely to question her. Where she came from, who taught her first, and how she came to wish to play in public? In ten minutes he had grasped her entire history.

"It is not necessary," he said finally, to reassure her, "that you make your first appearance at once. Come to the theatre to-morrow and look us over. I feel sure you will succeed and win for yourself a great name. And, by the way, I'd like a photograph of you in evening dress cut low."

Then, as if the matter were all settled, and this new attraction for his vaudeville stage already engaged, he bowed himself out.

And Fritz beamed.

"Ein grand chance, Mees Hutton, an' der great luck you haf, und it vas mein alretty yet," he said, "und you vill got de people crazy mit your blayin', und I vas your teacher!"

And he came near then and there going down on his knees and declaring his passion.

When Mona reached her home she was flushed and trembling with excitement. "Oh, father," she said to Jess, "they want me to play at the theatre, and to come to-morrow to try it with no one there; and he wants my picture, and I am scared half to death," which incoherent speech can easily be excused.

"I don't approve on't an' never have," said her mother, severely. "It ain't a girl's place to be fid-dlin', an' 'fore people at that. I don't believe in it."

"Now, Letty," answered Jess, pleasantly, "don't go to discouragin' the gal first go-off. We've threshed that straw all over long 'go, 'n' don't say no more. The time'll cum, 'n' soon, too, when ye'll feel mighty proud of Mona. We'll fix ye up, girlie," he added, addressing her, "with one of them low-cut gowns, — not too low, but jist nice 'n' modestlike, — 'n' we'll both o' us be thar to take keer on ye an' fetch flowers home fer ye." And that subject was disposed of.

But Mona scarce closed her eyes in sleep that

night, and when, with Jess and her teacher to care for her, she entered the stage door of the Alhambra at ten the next day, a new world opened before her.

Its entrance was a tangle of painted scenery, beautiful on one side, dirty and tobacco-stained on the other. A dozen stage carpenters and helpers were at work with hats on, and never even looked at her. The stage seemed a cold, cheerless barn, as large as the seating part, and a chaos of stage properties of all sorts and shapes. A flat, painted tree leaned against a piano, on top of which was a wooden rock. A roll of carpet lay across a desk, and a coil of dirty rope and an imitation fireplace were on top of an elegant sofa.

Then the manager appeared, coatless, but with hat on.

"Ah, good morning, Miss Hutton," he said, not even noticing Fritz or her uncle; "glad to see you, though it's a little early. Look around and make yourself at home, or I'll show you to a dressing room. We will hear you play presently."

And glad to escape from the cheerless spot, Mona signified that she would wait his bidding in a private room.

It was a half-hour ere he appeared, and Mona's stage training began.

She was instructed how to step out from the wings, where to halt on the stage, how to bow, to step side-wise and backward; and when these lessons had been learned, the manager with a few friends and Jess and her teacher took seats in front, and she walked out once more with her violin. She had expected to be badly scared, but it was all so matter-of-fact, and her deportment considered as of more importance than her playing, that when it came to that it was the easiest of all.

Twice she played the two selections Fritz had decided upon, the first, a medley of Scotch airs, and for an encore, the gem of all she knew — "Annie Laurie."

When she concluded each time, a sincere ripple of applause from the group of men composing her audience encouraged her.

"She'll win 'em," asserted the manager, tersely, when Mona had retired, "if only she can go on once and not wilt."

"I want you to come here daily for a week," he said to Mona, when she was ready to leave, "and get used to this matter. Your playing is excellent, and if you can forget the audience for ten minutes and do as well, you are made!"

But warmer encouragement came from Jess when home was reached that day.

"I'm proud o' ye, girlie," he said, his face glowing and his eyes alight, "I'm proud o' ye, 'n' if ye'll fiddle as ye kin 'n' hold yer head 'fore 'em, I'll shed tears o' joy. We'll rig ye up," he continued, "right away, an' all ye need to do is jist to say to yerself, 'I kin do it,' an' feel it, an' ye will."

How easy to say, but alas, how hard to do!

For a week Mona lived in a trance with only one thought, and that of the awful moment when she must perforce stand alone before that hydra-headed monster — an audience.

Sometimes her heart failed for a moment, and it seemed she could never do it; then a strain of the indomitable will that had come down to her from her Carver ancestors arose, and she said to herself, "I will."

Then back of that lay another point of pride. "Perhaps *he* will be there to see me," she thought.

For all these months, while she had silently fought her own heartache, Winn Hardy's face and words had been ever present.

All the covert flatteries he had spoken in the cave, all the praises of her playing, the description of the wonderful woman before whom the world bowed, the tender words of love he had uttered, to end with one cold letter of dismissal, and she left to rise above and

conquer her own pain alone and unaided, came back now.

It was well that they did.

And when the supreme moment of her trial came, and robed in spotless white, without an ornament, save her matchless eyes, her perfect throat, her rounded arms, she stepped into view of that audience, not for one instant did she falter.

The Alhambra was filled that evening with its usual gathering in search of pleasure. A few hundred blasé men and women who had seen everything on the boards of the regular theatres now drifted into this, hoping for a new sensation. Twice as many more store girls whose escorts had brought them there because admission was cheap, and a medley of all sorts, old and young. The saucy balladist in short skirts had sung her song, the soloist in black had picked off his banjo act, the acrobats had leaped and twisted and turned, the magician pulled a stock of worsted balls, a hoopskirt, and a rabbit out of a silk hat borrowed from the audience, and then, after frying an egg in it, returned it unharmed; and the usual vaudeville program was nearing its end when those listless people saw Mona step out from the wings and, without once lifting her eyes to them, bow slightly, and raising her violin, begin playing.

And even as Winn's heart had been touched by the wonderful sweetness of her simple music that day in the cave, so were theirs reached now.

It was not classic, or new, or unheard before — just a medley of old-time Scotch airs that carried the mirth of a merry dance and the mood of tender love. But the mirth and the mood were there, thrilling, quivering, whispering, even as a human voice would speak.

And when the yearning of that medley ended its final appeal, and Mona for the first time raised her eyes to them as she bowed, a storm of applause that fairly shook the building greeted her.

Again and again was it repeated, until, bending her queenlike head, she once more raised her violin.

And now came "Annie Laurie."

Slowly caressing her violin with her face, even as a mother would her babe, Mona played.

And every whispered heartache, every pulse of undying love that that old, old song contains, came forth to reach and thrill the hearts of that audience as naught else could.

When it was ended and Mona bowed low, what a storm came!

Men rose and cheered and women, too, while they brushed the tears away.

Again and again did that wave of stamping and voiced applause arise, till the very roof quivered, and still once again.

And Mona, the poor child, whose will, stronger than love, had carried her through that awful ordeal without a break, now out of sight, lay sobbing in the arms of Jess.

She had won her fame without a flaw, and then, womanlike, had collapsed.

CHAPTER XLIII

THE CYNIC'S SHADOW

THE doubt and distrust of all humanity, first implanted in Winn Hardy's mind by his friend and adviser, Nickerson, was now working its inevitable injury. Much of it had been brushed away during Winn's association with the simple and honest people of Rockhaven and especially Jess; but now that he was back again in the city and in touch with its pushing, selfish life, once more cynicism ruled him. His vocation as reporter paid poorly; he was in daily contact with unscrupulous and suspicious men, saw poverty begging in alleyways and arrogant wealth riding in carriages, men obsequiously bowing before the rich and snubbing the poor, and on all sides and in all ways he was made to realize that money was the god the city worshipped, and show, its religion.

On Sunday, when the usual morning chimes answered each other, his thoughts flew to Rockhaven and the two bells there; but when with his aunt, in church, he listened to the operatic singing and classic

sermon, it all seemed to lack heart and sincerity, and not one solitary note of supplication entered the minister's prayer. Then the elegantly dressed ladies who greeted one another as at a reception, the men who looked bored and at the close of the service seemed relieved, each and all seemed to Winn to be there on exhibition.

Then, too, his moral safeguards were in daily danger, and the sneering Nickerson, their assailant.

"Well, old boy," he said to Winn one evening at the club, "how do you like penny-a-lining these cold winter days? Is an editorship any nearer in sight?"

"Nothing in sight for me except one demnition grind," replied Winn, disconsolately; "I get discouraged sometimes and think I am no good on earth."

Nickerson looked at him with a sarcastic smile.

"Winn, my dear fellow," he said at last, "I'm going to be very candid with you, so don't be angry with me. To begin with you are too honest and too good-hearted. You think of others first and yourself last, and then you have scruples. Now scruples don't go here in the city, and whoever cultivates them gets left. In the first place, Weston & Hill played you for a dupe, and if I hadn't come to the rescue, you'd have been stranded on the island and out five hundred, and

the natives would have been ready to ride you on a rail. Then when we saved your bacon and you knew they were two thieves, you even returned them the little extra money they had sent you to pay the men. I won't say anything about the heroic way you made your aunt's loss good. It was heroic, but it wasn't sense.

"Now, after all this eye-opening experience, and you on your uppers, so to speak, I offered to start you in a lawful business, you won't have it, simply because it smacks of gambling! Winn, you are one of the best fellows in the world, and I like you, but you are a fool — net!"

"Well, I'll keep on being one," answered Winn warmly (for no man enjoys plain truth), "before I'll open a bucket shop and knowingly rob people."

"Yes, and walk while the rest ride," asserted Jack, tersely, "you know the old deacon's advice to his son just starting out in life, — 'Make money, my son, honestly if you can, but make it!'"

"All very good," replied Winn, "but old. I doubt whether you can change my fool ideas, if you talk till doomsday; but you may mellow them. And that reminds me of another fool thing I've done. I bought the sole right, title, and deed of the Rock-haven Granite Company's quarry a few weeks ago."

"The wisest buy you ever made, my boy," answered Jack, quickly; "and now if you will hustle around and get some men to put money into a new company, you will be in luck once more." Then, as another idea came to this quick-witted man of the world, he added, "What's the matter with Jess Hutton and all the money we made for him?"

But Winn was silent, while a tide of memory swept over his feelings. And in it was Mona, with her tender love, and Jess, with the heart and hand he offered at parting, and all the good people on the island whom Winn knew to be his friends. And as all the possibilities Rockhaven contained came back to him, now it suddenly dawned upon him that Jack Nickerson had named him rightly.

"I see I've put you to sleep," continued Jack, after the long pause while he watched Winn, "and now I'll wake you up. I saw Ethel Sherman in a box at the theatre last night, with our mutual friend, Simmons. He must have reached his second childhood!"

Then Winn did wake up.

And more than that, a few unconsidered trifles connected with this same vivacious Ethel assumed index shape. He recalled that she had for the past six weeks specified the evenings she would be at

home to him, for a week ahead. He also recalled that a plenitude of choicest flowers had always graced her parlor lately.

"And why not," he answered coolly; "old Simmons is a widower worth a million, has just built an elegant new residence of the granite we quarried, and Ethel's in the market. I think she shows good sense — at least your kind of good sense, Jack."

"Yea, and of all experienced people," asserted Nickerson, defiantly. "Sentiment is a fine thing in books or on the stage, it may influence silly girls or callow boys, but it's out of date in this age."

And Winn, recalling his own early episode with Ethel, and the lesson in life that for weeks had been forced upon him, was more than half inclined to believe his friend to be right.

And yet, as he thought of this prospective January and May affair, and a fossil like Simmons, with dyed hair, false teeth, and certainly sixty years wrinkling his face, he felt disgusted with Ethel. And the more he thought of the groove he was in, of the cold, selfish, grasping city life where mammon was king and sentiment a jest, the more his heart turned to Rockhaven. Then the thought of Mona came back to him, and a yearning for her, impossible to resist. And with it, self-reproach that he had let

his own discouragement control his actions so long. A few days more did he waver, and then his heart's impulse won.

The winter had nearly passed and the days were lengthening when this impulse came, but he waited no longer.

"I'm going to Rockhaven," he said to his aunt that night, "and shall be gone a few days. I've obtained a week's leave of absence from the paper, and start to-morrow. I want to see Jess Hutton and some of my old friends there. I've also an idea that possibly the quarry can be started again. If I can bring it about," he added, after a pause, "how would you feel about loaning me a few thousand dollars, auntie?"

Then the motherly side of Mrs. Converse spoke out.

"I'll do it gladly, Winn," she responded. "I've felt all along that the money you saved me was more yours than mine, and you shall have all of it that you need."

And when Winn left the city, as once before, a new courage and new hopes tinged his horizon.

And first and foremost in them was the flowerlike face and soulful eyes of Mona.

The wisest of us, however, are but mere bats in this world, blindly flying hither and thither. At

times one may, by sheer good luck, fly free; and then again we strike our heads against a wall.

Yet we think we are very wise.

And so, Winn Hardy, full of hope and love, found, when he reached the coast town where the steamer *Rockhaven* made landing, that her trips were but twice a week now and he had a full day to wait.

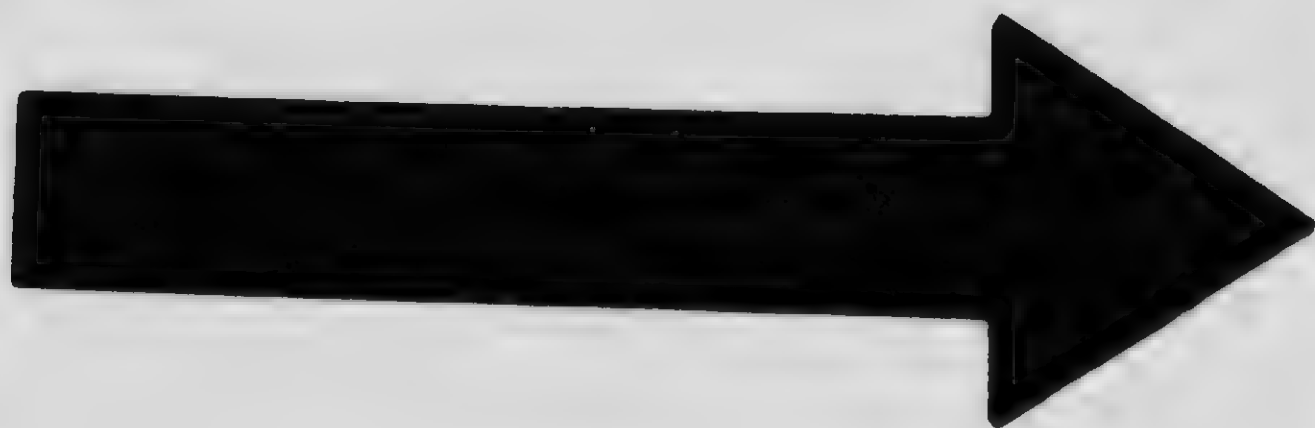
How slowly it passed while he chafed at the delay! how his eagerness to be with Mona grew! how his longing increased as he counted the hours he must wait! and with all mingled a self-reproach, need not be specified. For it had dawned upon Winn that his conclusions regarding Mona might have been wrong, and once we feel that we have made a mistake, we soon feel sure that it must be so.

And Winn was now certain.

But he would and could repair it easily. All that was necessary was to assure Mona that he had been discouraged or he would have written again, and to reproach her gently for neglecting to answer his letter.

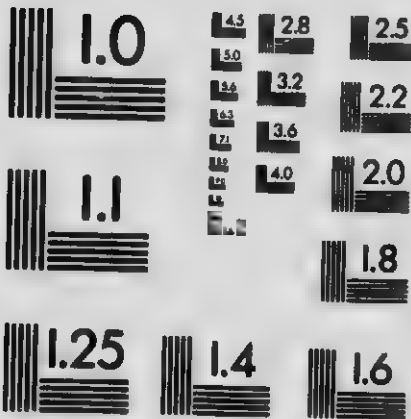
How easily we plan excuses for our own conduct, and how like a child's toy we are apt to consider a woman's heart!

When, after a day's wait that seemed a week to Winn, the *Rockhaven* made landing, he leaped aboard



MICROCOPY RESOLUTION TEST CHART

(ANSI and ISO TEST CHART No. 2)



APPLIED IMAGE Inc

1653 East Main Street
Rochester, New York 14609 USA
(716) 482 - 0300 - Phone
(716) 288 - 5989 - Fax

to grasp Captain Roby's hand almost as he would a father's. But a half gale was blowing outside, the captain nervously anxious to unload, and start back; and only a word of greeting did Winn receive until the steamer was well under way toward Rockhaven. Then, feeling privileged, he entered the little pilot house.

"Well, Captain Roby," he said, "how are you and how's the island?"

"Oh, it's thar yit," answered that bronze-faced skipper, shifting the wheel a point and heading seaward, "an' likely to stay thar. It seems sorter nat'el to see ye, Mr. Hardy," he added cheerfully, "an' I'm right glad to git the chance. We've been wonderin' what become o' ye an' how the quarryin' business was comin' out. Ye ain't thinkin' o' startin' it up agin, air ye?"

"Possibly," answered Winn, "in fact, that is a part of my errand here, and to make you all a visit. The old company failed, as, I presume, you know, and I've bought the quarry myself now."

"I'm mighty glad on't," replied the captain cordially, "an' so'll all on us be. We've sorter took to ye, Mr. Hardy."

"And how is my old friend, Jess?" asked Winn, unable to withhold that query longer,

"and Mrs. Hutton and her daughter and Mrs. Moore?"

"Wal, Jess an' the Widder Hutton took a notion to git hitched long 'fore Christmas," answered the captain slowly, "an' they're gone to the city 'n' taken Mona with 'em. We gin 'em a great send-off, and I run ashore jist a purpose for 'em. It's curus ye haint seen Jess up thar. I'd a-s'posed ye would."

Winn's heart sank.

"When do you go back, captain?" he said finally, trying to hide his bitter disappointment. "I supposed you made daily trips as usual."

"Only Tuesdays and Fridays," he answered; "thar ain't much need o' runnin' oftener."

And this was Friday!

And Winn, the now ardent Romeo, had three full days and four nights to spend on Rockhaven, and Juliet was not there!

There are many of the fair sex who will say that it served him right.

And what a picture of cheerless desolation was this sea-girt island when Winn neared it! A half gale was blowing, the waves leaping high against the snow-topped cliffs, and as the *Rockhaven*, rolling, pitching, and half coated with frozen spray, turned into the little harbor and neared her dock, only

one man, shivering in oil skins, was there to meet her.

"I wish ye'd put up with me," said Captain Roby to Winn, when the steamer's plank was shoved out. "We'd be more'n glad to hev ye, an'll make ye welcome."

And Winn, dreading the empty white cottage next to Mrs. Moore's fully as much as that excellent woman's curiosity, accepted the captain's offer. That evening, in spite of Winn's disappointment, was a pleasant one to him, for the news of his arrival had flown like the wind, and a constant stream of callers came to the captain's house. It seemed as if all Rockhaven was desirous of extending a welcome hand, and from Parson Bush down to men whose names Winn had never known, they kept coming. Never before had he been so lionized or made to feel that he had so many friends, and so cordially did they one and all greet him that, had the Rev. Bush suggested that they all join in a hymn of thankfulness, Winn would not have been more surprised. It recalled the parting words of Jess, and in a forcible way.

But alas! that genial philosopher was absent!

Winn, however, saw his opening, and with a little natural pride, stated that he now owned the quarry,

and, if some capital could be furnished by these island people, he was in a position to put in a matter of five or ten thousand dollars, and the industry would be started anew. Then as a climax to this proposition, he read to them the history of the Rock-haven Granite Company and gave a description of the auction of its assets.

But he did not mention the price he had paid for the quarry.

It was midnight ere the crowd dispersed and Winn, proud and happy, was shown to his room. But the next day a reaction came; for when he called upon Mrs. Moore, as he felt he must, the closed white cottage next door and the little dooryard, now under snow, where Mona had reared her flowers, seemed like a tomb. His worthy landlady was overjoyed to see him, however, and gave an explicit account of the wedding that had occurred, of Mrs. Hutton's dress, how pretty Mona looked and how happy all were. She, too, supposed Winn must have heard of it, and marvelled greatly that the Hutton family could have been in the city now three months, and Winn not meet them. Where they were stopping, what doing, and when they were to return, she knew not. So Winn left her, as much in the dark as ever.

And then, though the snow lay thick on the ledges

swept by the ocean's winds, like a love-lorn swain he must visit Norse Hill and go over to the gorge to peer into its interior, and the cave, then back to the old tide mill and to the village. When Sunday came he was really glad to attend church, and by evening was so disconsol^d that he wished for wings to fly to the mainland. In spite of cordiality, Rockhaven was now a desolate spot.

And when Tuesday came and he sailed away, the sole passenger over the misty ocean with Captain Roby, Winn was a wiser and sadder man. When he reached the city he felt that if he could but find Mona, to kneel at her feet and beg for her love would be a blessed privilege.

CHAPTER XLIV

ONLY A MOOD

WHEN Winn reached home, he found two messages awaiting him, one from Ethel Sherman asking him to call, and another bidding him journey to the home of his boyhood and attend to a business matter at once. His birthplace, an almost worthless hillside farm, had been leased to strangers, but they had scarce obtained a living and, finally, having denuded it of about everything except the stones and the old weather-beaten farmhouse, had deserted it, leaving three years' taxes unpaid.

And Winn, the sole heir, was now asked to come and pay them, or allow his boyhood home to be sold for that purpose.

This, following the bitter disappointment of his Rockhaven trip, seemed the last straw; and when he called upon Ethel, as perforce he felt he must, he was in an unenviable frame of mind.

But she was sweetness personified.

"Why, Winn, my dear friend," she said, "what

have I done to you that you should desert me so? It's been three weeks since I've set eyes upon you except at church, and then you would not look at me."

"I don't imagine that you have suffered much," replied Winn, savagely, looking at an immense bunch of American Beauty roses on the centre-table, and thinking of Simmons. "I am a worker in the hive these days, and 'sassiety' isn't for me."

Ethel looked at him and laughed.

"My dear boy," she said sweetly, "you ought to send your temper to the laundry and feel grateful I wanted to see you. I refused an invitation to the opera this eve just to have a visit with you, and you come cross as two sticks."

"I'm sorry," he answered, "but I have troubles of my own, and life isn't all a picnic. For instance, I've got to take a two-hundred-mile ride into the country to-morrow, pay up the taxes, and find a tenant for the old farm. I've just returned from a business trip, away five days, and the editor told me this afternoon if I wanted more time off now I'd better resign."

"He's a brute," said Ethel.

"No, he's a business man," replied Winn, "and I'm his servant, that is all. I don't intend to be much longer, or any man's for that matter."

"I'm so glad," she asserted, in the cooling, sympathetic tone a woman knows so well how to use; "you are capable of better things, Winn, and I shall welcome the day when you are your own master."

Then Winn, his vexed spirit soothed by this woman's gentle sympathy, his self-respect restored by her praise, looked at her admiringly. "Ethel," he said, "you can mark the two extremes of womankind — angel or devil — with equal facility. If ever I attempt a novel, you shall be the heroine."

"Better not," she laughed. "I've no sentiment, and a heroine without a heart would be a flat failure. No," she continued musingly, "I've not even a little one. I used to think I had, but I've outgrown it. Sentiment on a woman's part these days is a weakness for men to trample upon. Sister Grace had sentiment. Now she lives in four rooms and tends baby, while hubby escapes to the club. No, thanks. No sentiment in mine, please."

"I begin to think it's folly on either side," asserted Winn, soberly, "and especially in business. Jack says 'be good and you'll be lonesome,' and calls me a fool for being honest. You say I am out of my groove here and that a woman with a heart is a stupid. I am inclined to think that there is no such

thing as truth, honor, and sentiment except among old fogies and children."

"There isn't and there is," responded Ethel, philosophically; "no one is all bad, or at least but few are, while not many are all good. Only, in matters of the heart, a woman who has one is bound to suffer, unless she meets and weds a young god, and gods are scarce in this day and generation."

"But is she likely to be the happier by marrying for money and position?" queried Winn, pointedly.

"To the best of my observation — yes," she answered, understanding perfectly well what he meant. "And it's to obtain your opinion on that very subject I asked you to call."

Winn looked at her long and fixedly.

Once he had thought this girl the incarnation of all that was lovely and lovable. Young, handsome, and yet not of the Dresden china order, but warm, passionate, full of life and good spirits. She was all that now, but hard-hearted, cool-headed, a diamond among her sex, but not a pansy.

And so far as he could judge, one who would seek and accept only a golden setting. Once he had loved her madly, now he enjoyed her keen wit, her veiled flatteries, her perfect poise, her polished sarcasm, realizing that she was likely to be an ornament to

the man who won her, but never a heart companion. And now he admired her intensely, but loved her not at all.

"Winn," she said at last, smiling, "have you analyzed me sufficiently to answer my question now?"

"No," he replied evasively, "and I never can. I've learned one thing, and learned it well, and that is, it's folly to tell a woman truth in such matters. They prefer lies that are flattering."

"Men never do, I suppose," she said, with a tinge of sarcasm.

"Oh, yes, they do," he admitted candidly; "men positively thirst for flattery — especially from a woman. But it is safer to tell them the truth. They will in time forgive that, even if it hurts, but a woman never will."

"That's a man's estimate," she asserted, "not a woman's. My belief is, truth is an unsafe knife to use in either case. But you have not answered my question."

"It's hard to do that," he responded, "for it all depends upon what a woman's idea of happiness is. You, who assert that you are without heart and believe sentiment a folly, would be miserable, if mated to a poor man, be he never so faithful in love. You want luxuries, fine gowns, and plenty of them, since

you have beauty; you move in a circle where show is religion and extravagance a necessity. To you and your associates, these wants have become habits and rule you all."

Ethel sighed.

"We are a hollow set, I'll admit," she said, "and leave the price tag on all we give away; but still you do not answer my question."

"No, and no man or woman can," he responded. "As they say on the street, 'it's a gamble either way.' If you marry for love and secure a cottage, you will sigh for a mansion. If you obtain the mansion and miss the love, you will sigh for the cottage."

Then looking at the vase of roses standing near, as if they exhaled a revelation, he added slowly, "You will be true to your surroundings, Ethel, and whoever buys you will pay your price."

She flushed slightly.

"You put it into unvarnished words," she answered, laughing to conceal the hurt, "but I can't complain. I asked you for the truth." Then, in self-defence, she added, a little sadly, "It's not my fault, Winn, that I am for sale; it's the fault of society and its dictum. I say at times, as I said to-night, that sentiment is folly; and then again comes a yearning for something sweeter, something better

than this life of show and shallow platitudes. Occasionally I feel it was a mistake, and envy Grace. Last summer, when I was up in the mountains, we went driving one day and stopped at a farmhouse to buy a glass of milk. The house was a hovel almost; two little children barefooted and bareheaded played under a tree, and inside a woman was singing. When she brought us the milk, she, too, was barefoot. We passed that way later, on our return, and she was still singing at her work. And, in spite of her surroundings, there was something in her voice that awoke my envy. Her life was poverty personified; there wasn't another house in sight, and yet she was happy."

And Winn, wondering what this all meant and marvelling that this imperative beauty, this leader of fashion, courted, flattered, and sought by all, could have one such touch of human feeling, looked at her in utter astonishment.

"Ethel," he said, "almost am I persuaded that you have a heart."

"You had better not," she answered, with a laugh that was a sneer, "you might pity me, and then I should despise myself;" and, pulling out one of the roses that drooped toward the table, she slowly picked it to pieces.

"Life is but a succession of moods, Winn," she continued, after a pause; "and some contain the rustle of angels' wings and some the clicking of devils' teeth. At times I hate the whole world and envy the nuns I meet in the street, and then again I think them fools."

Then she arose and seated herself at the piano. For a full ten minutes she lightly touched the keys, now a few chords of dreamy waltz music, then a low, plaintive love song, and finally a bit of Sousa, while Winn quietly studied her.

Suddenly she turned.

"Winn," she said, looking him full in the face, "I am going to be very rude. Tell me what made you go to Rockhaven?"

His eyes fell. "To see Jess Hutton," he answered, "and the quarry. I bought it at the auction a month ago."

It was fairly well said, but not over well.

"Thanks," she replied, "and forgive my query. There is no need of repeating it."

And it was weeks after before it dawned on him what she wished to find out.

CHAPTER XLV

THE OLD HOME

THERE was nothing that could depress Winn just now any more than to visit his boyhood home. It had been twelve years since he left the hillside farm, and to return to it, even for a few days and on the errand that called him, was melancholy in the extreme. Then his trip to Rockhaven had not helped his feelings. He had gone there expecting to find Mona, and believing that a few words of explanation would set matters right. He had even planned what to say and how to say it, and in the fulness of his faith in himself and her, believed that she would easily overlook what he now knew was a cruel neglect on his part. Just why he had let his own discouragement rule him so long and in such a way, he could not now understand. And the more he thought of it and saw his own conduct as it was, the worse it seemed. Perhaps she had never received the letter! Perhaps also she had written, and it had failed to reach him. And when he recalled the parting, and that all her

happiness and life, almost, seemed to rest on his promise to return, he almost cursed his own stupidity.

Verily, a pearl of great price had been cast at his feet, and he had been too witless to pick it up.

And now she was here in the city, and had been for months. And other men might be looking into her winsome eyes, and whispering of love!

And with these self-reproaches and jealous surmises for company, Winn sped onward toward his boyhood home.

It was dark ere a slow-moving stage landed him at the village tavern and a cheerless supper.

And the next day's visit to the spot!

The only redeeming feature seemed to be that it was warm and the sun shone—one of those first spring days that come the last of March, and with it the early-arriving bluebirds. They were there when Winn reached the now deserted farmhouse, where a snow-drift still lingered against its northern side and patches of the same winter pall draped each stone wall. The brook which crossed the meadow in front was a brimming torrent; the barn shed across the road was filled with a confusion of worn-out vehicles, broken and rusted farming tools half buried in snow, a drift of which remained in the empty barn, the door of which had fallen to earth; the fences had

great gaps in them; gates were missing; and ruin and desolation were visible on all sides.

The house that had once been "Home, Sweet Home," to Winn was the most lugubrious blotch of all. It had grown brown and moss-covered with time and the elements, missing window-panes were replaced with rags, bushes choked the dooryard, and, as he peered into what had once been the "best room," snow lay on the floor and strips of paper hung from the walls.

How small the house seemed to what it once had! The old well-sweep had been used to patch the garden fence, the woodshed roof had fallen in, and a silence that seemed to crawl out of that old ruin brooded over it.

This was his boyhood home, and on it lay the burden of three years' taxes and a mortgage!

And as Winn looked into windows and then entered, crossing floors gingerly, lest they give way and pitch him into the cellar, he felt that it would be a mercy to the world to set the old rookery on fire and remove it from human sight.

The solitary note of joy about it was a bluebird piping away in the near-by orchard, and for that bird's presence there, Winn felt grateful.

Then he wandered over the orchard, searching for

the tree that had borne seek-no-further apples, and another where he had once met a colony of angry hang-legs while climbing to rob a bird's nest. He failed to reach the nest, but those vicious wasps reached him easily enough, and as Winn recalled the incident he smiled — the first time that day.

For two hours he roamed about the farm, now hunting for the tree where he had shot his first squirrel, and then the thicket in which he had once kept a box-trap set for rabbits. He followed the brook up to the gorge, sauntered through the chestnut grove and back to where a group of sugar maples and a sap house stood, thankful that the familiar rocks yet remained and that the trees had not been cut away, and for the bluebirds, chirping a welcome.

Then he left the scenes of his boyhood days, so happy in memory, and as he drove away, turned for a last look at the old brown house, feeling much as one does after visiting an ancient graveyard where ancestors lie buried.

He had a week's leave of absence from his duties, now ahead of him, and he went cousining. He also hunted up a few old schoolmates, putting himself in touch with their rustic lives and talking over school days.

Then he returned to the city, feeling that luck had

dealt unfairly by him and that he was more out of place than ever.

And now began a period in Winn's life which he never afterward recalled without a chill of dread. To no one did he confide his feelings, for no one, he felt, could understand them. It was not exactly a love-lorn fit of despondency, and yet it was, for Mona was ever present in his thoughts. He avoided Jack Nickerson, hating to listen to his inevitable sneering, and kept away from Ethel Sherman. He hunted for news items, as duty called him, visiting the stock exchange, the theatre, the court rooms, and the morgue. And while he looked for news, recording simple drunks and their penalties, suicides and their names and history, and the advent of theatrical stars with equal indifference, he scanned the crowded streets and all public places, ever on the watch for one fair face. Often he would stand on a corner for an hour, watching the passing throng, and then at a theatre entrance until all had departed. And though he was one of that busy throng of pushing people, a spectator of careless, laughing humanity crowding into and out of playhouses, he was not of them. Instead was he a disappointed, discouraged man, whose ambitions had come to naught and whose hopes were in shadow. He was moody and silent at home

and aimless at his work, and as the days went by with never one glimpse of the face he now longed to see more than all else in the world, he grew utterly hopeless.

How many times had he lived over those summer days on Rockhaven, how often fancied himself in the cave listening to the artless words and simple music of that child of nature and how he cursed his own stupidity and lack of appreciation, need not be specified.

With him, as with us all, the blessings that had been his seemed to brighten and grow dearer as they took flight.

And of Mona or her whereabouts, not one word or hint had reached him.

CHAPTER XLVI

A NEW STAR

To that city, surfeited with pleasure, a new sensation had come, and while Winn Hardy was aimlessly gathering news items, too disconsolate to read the amusement notes even, and caring not at all what happened in stage-land, it was slowly spreading. A little ripple at first, when the few who could appreciate the exquisite nature of Mona's simple music, heard her to go away charmed and come again, the while telling all whom they knew of it, until the "Alhambra" was packed each night and "Mlle. Mona in Scotch Melodies," as the sign that flanked either side of the stage read, was all the rage. Then the papers picked it up and the musical critics exhausted their vocabularies about her. They extolled her pose, expression, and inflection; they went into raptures over technique, time, and timbre; they lauded her classic profile, her arm, her throat, her eyes; while Mona, unmindful of all their clatter, forgot herself each night as she threw her very heart and soul into her playing.

And Fritz grew mad with love!

She practised still, hours each day on new and classic music; he insisted that she should, and when some soulless sonata, some delirious composition full of leaps and quivers and trills was learned, she executed it at night.

But it was the simple and sweet old songs of Bonnie Scotland that won applause.

And when, as happened almost nightly, some admirer gave a basket or bouquet of costly flowers to an usher to be passed up over the footlights to her, they were usually tied with tartan ribbon.

And the little German teacher had almost lost his **FOURTH**.

Twice he had been on his knees before her, and with hand on heart and in broken English, disclosed his love for "Mein Fraulein Liebchen."

But Mona only shook her head.

He wept, he raved, he smote his breast, and would have kissed the shoes she wore, if she would have but stood still and allowed it.

There were others who sent her notes tucked in baskets of flowers, they begged for an interview, for just one word of reply. They covered pages with wild declarations of love, they sent her costly jewels tied to love missives, in the vain hope of an answer,

and gathered at the stage door to see her pass in and out. But Jess, like an old watch dog, was always on guard. He went with her to the "Alhambra" each night and waited until she had "done her turn," and after she had changed her garb, helped her into a carriage and rode home with her.

He well might care for her, for each week the manager paid for her "act" what would have been regarded on Rockhaven as a small fortune, and considered it cheap at that price.

And Mona, growing accustomed now to the sea of faces she had once feared, watched them covertly each evening, hoping and yet dreading to catch sight of a certain one among them.

It was all a new wonder world, a strange, sweet intoxication, and like a dream to her. She rejoiced in her power, conscious, as well she might be, how she could sway the thousands to wild applause and some to tears. And when it was all over and she away from the scene of her triumph each time, she wondered if *he* had made one in that audience. And what would he say and think, if he was? And what would he do? Had he quite forgotten the simple child who amused him one summer, or would he seek her out?

And when she thought of how like a silly girl she

had raised her lips to him at the moment of parting, and the tears she had shed, her face burned.

Then pride came forth, and she felt that, if he ever did seek her again, he would have to beg forgiveness on his knees, protesting even as Fritz had, before she would extend a hand even. For Mona was growing proud and conscious of her own power at this time.

The weeks during which she had nightly reigned as a queen over thousands, the storms of applause she had heard when bowing and smiling before them, and all the flatteries of flowers and words that had been showered upon her, had wrought its inevitable change. Only to Uncle Jess was she the same. And he?

Well, never in his life had so much happiness come as now. He seemed to grow younger each day, for in the new joy that had come to Mona he found his own. Then, too, a change came to Mona's mother. No longer did she consider "fiddlin' a man's business," and frown at her child. In their temporary home that daughter ruled supreme, her every wish gratified, her every whim considered just right.

"We'll go back 'n' visit the island fer a spell," Jess said, when the season at the "Alhambra" was nearing its close; "an' then we'll take ye 'round,

girlie, an' let ye see the worl'd. I kin 'ford it now, 'n' the best is none too good ter ye."

But the current of Fate twists and turns us at will, while adown the stream of life we float, and sometimes we drift into smooth waters and again we are dashed against the rocks. With our will or against our will, no matter, we are swept on.

And a Power quite beyond our ken is ever in control.

And one evening, despondent, aimless, and feeling life a hopeless fight and Fate against him, Winn Hardy drifted into the "Alhambra."

No knowledge of the star that nightly blazed there had reached him, and if he had read of her, it was as of others who were noticed by the press and unknown to him. He came in, as he entered other theatres, on a reporter's pass, privileged to take a seat if not occupied, or else stand. In this case, it seemed the latter, for the house was packed and a fringe of men circled the foyer. The boxes were also filled; and as Winn glanced across to them, there in one, dressed in evening gown, her arms and shoulders bare, and slowly fanning herself, sat Ethel Sherman. And with her — Simmons!

It was nothing to Winn, of course, and yet it awoke disgust.

The usual vaudeville acts were on in turn, and Winn, somewhat weary with life, and watching one particular box more than the stage, was about to leave when suddenly a wild burst of applause swept over the house, and there, just tripping on to the stage, bowing and smiling as she came was — Mona!

For one instant his heart stopped beating.

Great Heavens, could it be possible, or was this some insane dream! He gasped for breath.

The house seemed to twist and turn.

And then, as he leaned against a pillar to steady himself, a hush came.

And what a picture stood before him!

Not the half-developed, ill-clad girl who had sat with him in the cave! Not the timid child with wondering eyes, looking up to him as a superior being! Not the gentle Mona, the sweet flower, awaiting his hand. Oh, no!

Instead, a proud and beautiful woman, erect and smiling, with conscious power. A stately creature with rounded arms, dimpled throat, and perfect shoulders like marble, emerging from the soft white silk that trailed upon the stage. And in the crowning coils of hair, black as night, a single pink rosebud, half open, and in her hand the same old brown violin!

Then bowing to right and left, as she swept that vast audience with her eyes, while the storm of applause continued, she raised it to her chin.

Not a breath, not a whisper now, as the matchless voice of her music rippled forth, tinkling like tiny bells on a mountain side, murmuring like a brook in forest stillness, sweet as a bird singing in the sunlight.

And when she had held that vast throng spellbound, entranced, breathless, until the last exquisite note had vibrated in their hearts, and bowed again once more, a tornado of sound burst forth. While they cheered and shouted, adown each aisle ushers hurried with costly flowers and wreaths, and baskets and bunches of them were tossed upon the stage like so many leaves.

Then Winn saw Ethel Sherman rise in her box and throw the great bunch of orchids she had held into the pile at Mona's feet.

And then that queen in white raised her violin once more. And once again, as many times before, the old love song that has thrilled the world for centuries carried Winn's heart back to the cave on Rockhaven and the twilight hour when its voice of undying love had mingled with the ocean requiem.

Lost was he now to the time and place and that spellbound audience; lost to the burst of applause

that again shook the very building, to the men who cheered, the women who wept. Lost to all and everything except his own heartache.

And as he brushed his eyes free from the mist that had gathered, and turned away, it was in utter despondency and humiliation, believing his love hopeless now, and forgiveness from Mona impossible.

The next morning, reading the double-leaded headlines announcing the farewell appearance of this peerless queen of melody and the columns of fulsome praise that followed, only increased that feeling. Her laurels had been won, her crown secured, and now his love would be a worthless toy in her estimation.

All that was left was to see her, if he could, and beg her forgiveness.

But even this was denied him.

"I'm a friend of Miss Hutton's," he said to the "Alhambra" manager early that day, "and I wish to obtain her address."

"I've no doubt of it," replied the man, in a sneering tone; "lots of her admirers have wanted it, and kept on wanting it for all me."

"But I am a friend of hers," persisted Winn, his ire rising, "and I wish to see her."

"Well, go hunt for her," came the insolent answer.

"She's in the city; but her address is her private property, and you don't learn it from me." And he turned away.

And Winn did likewise, too angry for further parley.

And that night, impelled a little by penitence and more by despondency, he called on Ethel Sherman.

"How did you enjoy Scotch melodies last evening?" he said gently, not wishing to seem inquisitive; "I saw you in a box at the 'Alhambra.'"

"Enjoy hardly expresses it," she answered earnestly; "I was spellbound, enraptured, and moved to tears. It was silly, I know, but I couldn't help it. Did you see me throw my flowers at the girl?"

"I did," he replied, his heart throbbing; "and you were not alone in your enthusiasm. She seemed to carry the house by storm. It was her farewell appearance, I noticed by the papers this morning."

He was trying to speak indifferently, but it was not easy.

"I am sorry," she responded, eyeing him keenly; "I've heard her five times in the past two weeks, and yesterday learned she was from Rockhaven. Did you ever hear her before?"

Then Winn knew that his secret was a secret no longer.

"I have," he admitted modestly; "she is the niece of Jess Hutton."

"And it was to see her that you went to the island two weeks ago," pursued Ethel, smiling; "I thought as much then."

For a moment she tapped the carpet with one dainty slipper, while her lips were pressed tightly together, and then she continued:—

"I knew last summer," she said, in a cool and even voice, "that you had left your heart on the island when you came back. Permit me to congratulate you. The girl is a marvel."

"It is very kind of you to say so," he responded dejectedly, "but useless. I didn't find her when I went there, and it's all over between us, I presume."

Then Ethel laughed, but it was unnatural, and like the rattle of dry bones. "Not a bit of it," she said briskly; "women with such eyes as hers do not unlearn the lesson of love easily. You may have to beg forgiveness for your neglect on your knees, but you will receive it. It is such souls as hers that give the lie to all our worldly philosophy."

"Have you such a one?" he queried thoughtlessly. Her eyes flashed.

"No," she answered bitterly; "no one ever accused me of such folly. I have no heart, and am for sale to the highest bidder."

"I beg your pardon, Ethel," he said humbly, "I was only thinking of the long ago, and forgot what I was then."

"You need not," she replied, turning away. "I only am to blame, but — it hurt — from you."

Then, covering her eyes with one hand, she added slowly, as if the words came hard: "It's all past and gone, Winn, but — but I did not know myself then, and now it's too late. God help me!"

At the door she laid a detaining hand on his arm.

"I wish you well," she said, with a quiver in her voice; "I wish you all that's best and holiest in life. Go to your island girl, and at once. She is worthy of you, and you of her. We have been good friends, and I hope always will be. Love is only an illusion, but friendship endless. And now, good-by, and God bless you!"

And Winn, going out into the night, knew that the proud girl was reaping the pain she had sown.

CHAPTER XLVII

LOVE ETERNAL

THE first warm days of spring had come to Rockhaven ere Mona and her parents returned. The sunny slopes back of the village were growing green, the tulips and daffodils in Mona's dooryard just peeping out, the gulls on the cliffs nest-building, the fishermen painting their boats and mending nets, Parson Bush, with two helpers, thanks to Rockhaven stock, shingling the church, and life on the island budding forth into vernal activity. No hint of Mona's proud life in the city and wonderful triumph had reached those people, and the Hutton family were welcomed back as returning from a pleasure trip.

It was Mona's expressed wish that no mention be made of her musical ambition and its success, and as her desires were now law with Jess and her mother, she was obeyed. Captain Roby had told them of Winn's astonishing and unexpected visit before they set foot on the island; and it was repeated by many others with sundry comments, all converging to one

Rock-
e sunny
en, the
leeping
ermen
Bush,
shin-
g forth
life in
those
back

on be
nd as
other,
m of
they
many
o one



ROCKHAVEN.

end, Mrs. Moore's being the most pointed, perhaps, and therefore best to quote.

"I think," said that well-intentioned gossip-monger to Mona, "he come here to make ye a visit, more 'speshly, though he said he wanted to see what could be done 'bout settin' the quarry a-goin'. He called on me, and the only thing he seemed to listen to with any sort o' interest was 'bout you goin' away and when you was like to come back. I never seen a feller act more love-struck than he was, an' more out o' sorts. He even went a wandering over the island in the snow, like as if he was demented."

All this was a revelation to Mona, and unaccountable. At first it provoked her silent derision and increased the bitterness and almost hatred which she had come to feel toward this erstwhile lover.

Mona Hutton was what country people would call a strange compound: a product of a lone sea island, of its storms and the unceasing booming of billows; of days, weeks, and months spent alone, where only the ocean voiced eternity; of the whispers of winds in spruce thickets, of the gorge and the cave where she hid herself; of her own moods, sad, solemn, and contemplative. She had grown up close to God, but distant from man. The flowers blooming in her door-

yard, the wild roses clinging to life between the granite ledges, the sea-gulls sailing over the cliffs, the inward rush of the white-crested waves tossing the rockweed and kelpie upward, and the starfish and anemones left by the tide had been her playmates. She had learned to depend on these and her violin for company. Lovers she had none, neither were other island young folk akin to her. Between her mother and herself, also, was a chasm. It had been opened when that unsympathetic mother forbade the violin in her house, and was never afterward bridged. Jess only understood her. Jess, with his quaint philosophy, tender heart, unselfish impulses, and love of nature, had been her spiritual and moral mentor. To him had she gone with her moods, and upon him lavished her childhood and girlhood love.

And then had come a new and strangely sweet illusion, a glow of new sunshine warming her heart and adding a roseate hue to her thoughts. It was unaccountable but charming, and seemed to lend a sparkle to the sea waves, a more impressive grandeur to the limitless ocean, a tenderer beauty to the moonlight. The gorge and the cave seemed an enchanted nook in fairyland, and the old tide mill a romantic ruin.

Then had come the climax of this strange intoxica-

tion, the one ecstatic moment when this magician over her thoughts, this Prince Perfect, had entwined his arms about her and whispered, "I love you."

Repel him she could not, neither did she care to do so. It was to her as if the gates of another world were opened; and in the wondrous thrill of his lips she forgot herself, life, and God, even.

And then the cold and cruel message that said to her, "Forget me as I must you." It was a summer-day dream, with no hope of renewal.

Then came the long fight against her own heart's desire, the months of hopeless hope, and, at last, the will to win her way to the world's applause.

He was there! He might, must, see or hear of her! He had said the world would listen entranced if she had but the courage to stand before them! And the old Carver will that was in her now nerved her to her trial.

And in the days and weeks of the strange new life while she hoped, and yet feared, to meet him, that one thought was her staff. It was with her by day and by night, a silent defiance of love, a revenge for her pair. When the supreme moment of her trial came and she stood before that sea of faces, only her young, trembling body was there, her every thought,

her heart and soul even, were back in the cave, and he was listening.

And it was because this cry of love, this thrill of longing, leaped out of her fingers and spoke in every note of the songs she played, that she won her triumph.

For the applause she heard, the flowers showered upon her, the money received, she cared not at all. To reach him, show him what she could do, ay, defy him even with the skill of her art, the majesty of her courage, was everything.

And this was Mona Hutton, and now it was all over.

She had won her crown, fame was hers, the world of his city had bowed before her, but he was not there, or if he had been, she knew it not.

For days this defiance of her own love lasted, and then a change came. Little by little the leaven of his coming there softened her heart. Perhaps he had been ill, or not in the city at all? Perhaps he had been, as he wrote, discouraged and hopeless? Perhaps she had not understood his letter? When love once sought excuses, they came in plenty, and she began to upbraid herself. Why had she not sent him one word of love, one message of faith?

And then this strange child of impulses, this girl

of moods and fancies, sombre as twilight in the gorge and sad as a whisper of sea winds in the pine trees, betook herself away from even Jess to nurse her heart-sickness again.

She had been proud and defiant when she faced the world, scornful while pride lasted; now she was a contrite child, pitiful in her self-reproaches.

Each day she went to the tower to live over that parting in tears and heartache, and then to the cave, striving to recall every word, and look, and smile of his.

A pilgrimage to the shrine of love! A journey to the grave of hope!

Sometimes she carried her violin, but its strings remained mute.

Sometimes she fondled and kissed the sea-shells and starfish, now dry and hard, which his hand had carried to this trysting-place.

Sometimes — yea, often, had tears fallen upon the cold stone floor of that nook, even as our tears fall upon the grass-grown graves of those we have lost.

And then, one day, just as the twilight had darkened the gorge, and she, hopeless and heartbroken, leaned against the cave's cold wall, she saw him enter the ravine.

Step by step he climbed upward until the cave was reached, and then he knelt before her.

"Forgive me, Mona," he said gently, extending his hands, "I have loved you always," and as he gathered her close in his arms, God's whisper of life and love eternal spoke from those granite walls.

CHAPTER XLVIII

CONCLUSION

THE ocean billows still beat unceasingly against Rockhaven's granite cliffs and toss the rockweed and kelpie aloft. The tide still ebbs and flows beneath the old mill, and the fishermen still mend their nets and sail away. Parson Bush is getting old and feeble, and his hair white as snow. He still utters fervent thanks, however, for the many blessings that have come to this far-off island, including the new church Jess and Winn were instrumental in building. The same old bell still hangs in its tower, and Sunday evenings always answers the one in Northaven. Its sound is sweet to Winn, for it always recalls his boyhood days and marks a turning-point in his life-history. He is president of the new Rockhaven Granite Company now, and prosperous. A beautiful residence of granite stands back of the old tower on Norse Hill, and there Winn and Mona abide in summer, though the city claims them winters. Mona often entertains her friends with her violin,

but no money would tempt her again to play in public. Jess still fiddles when he is "lunsum," which is not often, for a little girl with eyes like Mona's thinks "Gampa" the most wonderful man who ever lived. A boy, two years older, would cut that fiddle open to find what made the noise, if he got the chance. They both pursue him from morn till eve and, in spite of their mother's protest, give him no rest.

"Let 'em have all the fun they kin," he says, when Mona tries to call them off; "they won't be young but once, an' when they git old they'll hev' trouble 'nuff to make up."

Winn and Mona often visit the gorge on pleasant Sunday afternoons, for the exquisite chords of romance still vibrate in their hearts. Occasionally she takes her violin along, and once more the old sweet love songs whisper out of the cave.

And hidden away in one corner of it, never disturbed, are a few sea-shells and dried starfish.

THE END

pub-
h is
na's
ever
ddle
nce.
, in

says,
t be
hev'

asant
f ro-
y she
sweet

dis-